

MIDDLE TENNESSEE STATE UNIVERSITY SIDELINES

MTSU loses top
left-hander
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Volume 73, Number 7

Wednesday, July 16, 1997

In the news

Joe Montana sues video game company

REDWOOD CITY, Calif. (AP) — Joe Montana has sued Sega of America Inc. for \$5 million, claiming the company breached its contract with the former star quarterback on a football video game.

Montana had granted the video game maker an "exclusive worldwide" license involving the game, according to court documents filed Friday in San Mateo Superior Court. The game was to have been on the market by May 1.

Montana was to have received up to 7 percent of sales, as well as fees totaling \$825,000, the lawsuit said. But after negotiating, Sega sent a letter to Montana telling him the contract no longer applied.

The suit seeks \$5 million in general, special and punitive damages. The suit claims Montana lost money and other business opportunities during six months of negotiations with Sega.

Sega spokesman Dan Stevens said the company expected to see the suit sometime Tuesday, but could not comment on the claims until then.

"We did have a relationship with Joe Montana for some video games, but I don't know the specific terms of that," he said.

Astronauts ready to end 16-day camping trip

CAPE CANAVERAL, Fla. (AP) — As much as they love being in orbit, the astronauts aboard space shuttle Columbia said Tuesday that it's time to come home.

"It's a great adventure to be up here," said commander James Halsell Jr. "On the other hand, a 16-day camping trip gives you the opportunity to appreciate some of the things that you left back home."

Columbia and its seven-member crew are scheduled to land at Kennedy Space Center just after sunrise Thursday.

Former executive gets \$26.6 million in Seinfeld case

MILWAUKEE (AP) — A jury awarded \$26.6 million Tuesday to a former Miller Brewing executive who sued the company for firing him after he discussed a racy episode of "Seinfeld" with a female co-worker.

Jerold Mackenzie was fired from his \$95,000-a-year job in 1993 after he told co-worker Patricia Best about the episode and she complained.

In closing arguments Tuesday, Mackenzie's lawyer said he was targeted by executives who wanted to get rid of him.

"They were out to get this guy," Gerald Boyle said. "I am telling you right now what happened to that man is so indecent that it cries to heaven for vengeance."

Miller attorney Mary Pat Ninneman said Mackenzie was fired because the conversation with Best was the last in a series of bad management decisions.

"He was on thin ice," Ms. Ninneman said, saying the company had reprimanded Mackenzie in 1989 after hearing allegations of sexual harassment.

In the lawsuit, Mackenzie claimed that Miller, Best and a company executive interfered with his employment.

The award includes \$24.5 million against Miller, \$1.5 million against Best and \$601,500 against Miller executive Robert Smith.

New students occupy campus for CUSTOMS

by Cynthia Ryan
staff writer

Approximately 2,200 new and transfer students are coming to campus this month, according to Gina Poff, director of student orientation.

CUSTOMS, an orientation process organized with the basis of international travel, is occurring in a total of nine sessions spanning from July 1 to July 30.

"Our goal is to get them [new students] comfortable with the university before they ever start attending classes," said Poff. "We want the students and their families to feel comfortable about coming here."

During CUSTOMS new and transfer students have the opportunity to register for classes early. They meet in small groups with SOA's (Student Orientation Assistants) and other students with similar interests to learn their way around campus, according to Poff. Students who already know what they want to major in—or even those who are undecided—can meet with academic advisors.

Applicants are sent a brochure inviting them to CUSTOMS once they have fulfilled all requirements for admission. Family members are encouraged to attend as well. Family members can register along with the students and can stay on campus also.

There are a total of 22 students picked from applicants to fill the SOA positions. Training consists of weekly meetings and a weekend retreat to aid in the learning process.

Poff said that new students "use the premise of customs like traveling from one country to another to represent going from the world of high school to the college world."

"We have the actual country flags hanging in the [JUB] lobby," said Shane McFarland, CUSTOMS student coordinator. The SOA's are each



Customs Student Orientation Assistant Gabe Smith, a senior biology major from England, talks to his group in front of the KUC Grill June 30. Customs sessions will continue on campus through the end of the month.

assigned a country to represent their group. These groups travel across campus having their passports stamped at each session.

The various sessions are called ports of interest and ports of call, keeping with the international travel theme. The ports of interest are 20-minute sessions and each student is required to attend three of them and have his "passport" stamped. Ports of call are made up of many areas of students involvement. These can be visited at the students' pace, but at least five must be visited.

Ports of interest include: athletic advisement; campus parking; campus

recreation; financial aid; housing and residential life; international programs; military science; university honors program; and the University 101 seminar.

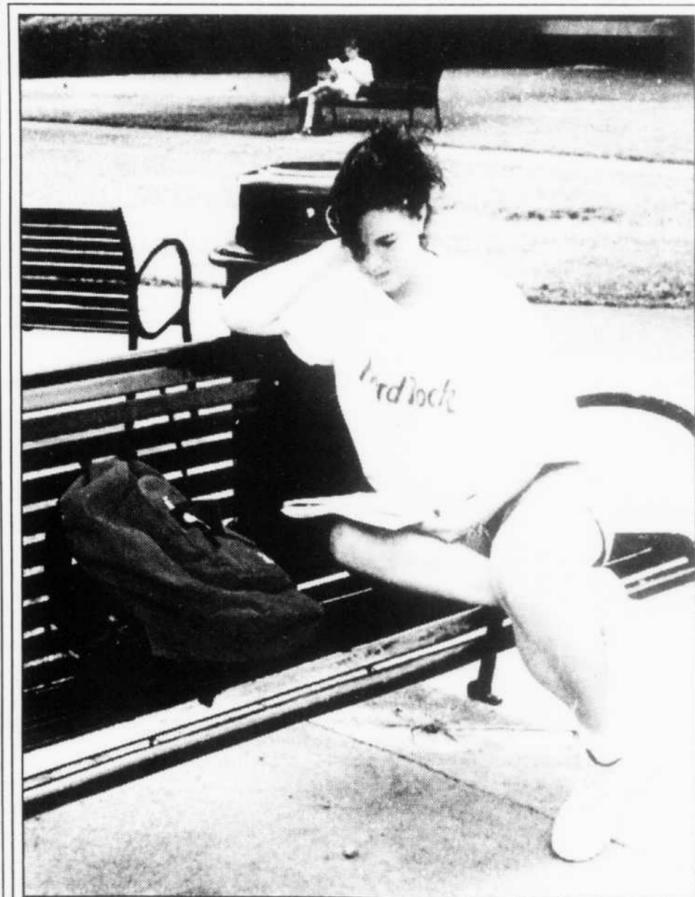
Ports of call consist of: campus religious organizations; disabled student services; food services; Greek life; Multicultural Affairs; music; student government and organizations; student placement and employment; student programming; student publications; volunteer and community service; and the June Anderson Women's Center.

CUSTOMS registration is set up with approximately 25 phones,

representatives from the scheduling center, developmental studies, the honors program, and advisors from each college of study. In spite of the 17-20 students per group, it "takes about five to ten minutes for the whole group to register," according to McFarland.

Freshman sessions start at 7:30 a.m. on the first day and run through approximately 3:00 p.m. on the second. Sessions for transfer students are completed in one day.

"We think it's really important for them to have this experience," said Poff. "Most people leave here with a lot of helpful information."



Sherri Hughes, a junior pre-nursing major, enjoys the sunshine while reading on a bench in front of the KUC July 1.

Public safety issues crime alert after attempted robbery

by Susan McMahan
news editor

MTSU Public Safety has issued a campus crime alert after an attempted armed robbery on campus.

According to Darrell Collins, public safety investigator, the incident occurred July 3 at 3:30 a.m. in the Grace Hall parking lot.

The victim, an MTSU student, was carrying a VCR when the suspect allegedly approached him with a box cutter and told him to give up the VCR.

Collins said that according to the victim, a fight then occurred between the victim and the suspect.

The fight ended when the victim knocked down the suspect.

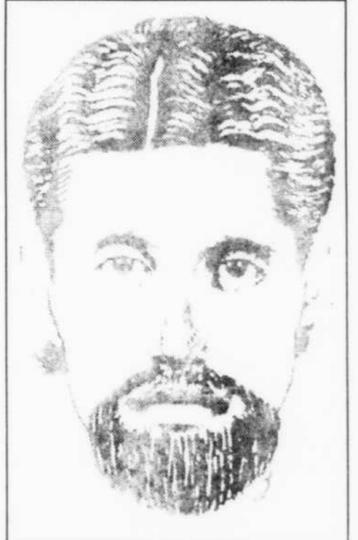
Collins said the victim saw the suspect leave and followed him, but the victim lost him by the James Union Building.

The suspect is described as a white male with blue or green colored eyes, collar-length light brown hair and a goatee.

He is approximately 25 years old, 5 foot 7 inches tall and weighs about 160 pounds.

Anyone with information is encouraged to call public safety at 898-2424 or Crime Stoppers at 893-STOP. Crime Stoppers will issue a reward of up to \$1,000 for information leading to an arrest in this case.

Public safety has issued tips to students to help avoid being the victim



Attempted robbery suspect of a crime:

- Students should not walk alone, especially at night.
- Stay away of dark, poorly-lit areas.
- Students should walk confidently, with their heads up.
- Never talk or accept rides from strangers.
- While on campus, call public safety and arrange an escort to avoid walking alone at night.

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Horse coliseum groundbreaking set

Staff reports

Formal ground breaking for the new John "Tennessee" Miller Horse Coliseum will be on Aug. 9 at 2 p.m. on the coliseum site at 324 W. Thompson Lane.

The State Building Commission gave permission to begin construction on the \$20 million project last Thursday.

Funds for the horse coliseum are coming primarily from a donation from the late Mary Miller of Lewisburg. Miller donated the money in honor of her husband John "Tennessee" Miller and requested the money be used for

equestrianism.

"[The coliseum] is going to be a real public place," said Jeff Holmes of Hart Freeland Roberts Architecture, who presented the coliseum design to the Building Commission for approval.

The 150-acre site will house a 6,500 seat coliseum, which can be expanded to 13,000 seats and include more than 500 stalls.

A house, currently on the site, will be used for VIP receptions and a museum for the walking horse industry, said Tom Tozer, public relations spokesman for the university. Memorabilia about John and Mary Miller will also be featured in the

house.

Persons expected to speak at the ground-breaking ceremony are: MTSU President James Walker; Tommy Hall, the Murfreesboro-based Walking Horse Owners Association executive director; and Sen. Andy Womack, D-Murfreesboro, former MTSU Foundation president.

During the first phase of construction, officials said they will begin site and utility work and construction of turn lanes on Thompson Lane.

Actual construction on the coliseum itself will not begin until the second phase.

The coliseum should be completed by 1999 for the International Horse Show, said Charles Myatt, chairman of the Miller Trust Planning Committee.

About 75 percent of the Miller trust has been liquidated, Myatt said. Liquidation of the remainder of the trust depends on what happens with real estate in Alaska owned by the Miller estate.

Also on Aug. 9, the 19th International Grand Championship Walking Horse Show at the Tennessee Livestock Center will be wrapping up. The show runs Aug. 3-9.

HPERS Instructor rewarded for generosity

by Susan McMahan
news editor

An MTSU HPERS instructor was recently rewarded for his generosity towards a child with AIDS.

Bill Taylor, self defense instructor and owner of Bill Taylor's Bushido School of Karate, was presented with a signed pair of boxing gloves by Roy Jones, Jr. at a ceremony last Thursday at the karate school.

The gloves were actually the second pair that Taylor received.

The first pair, purchased during a celebrity auction held for the Tommy Morrison Knockout AIDS foundation at Planet Hollywood in Nashville last month, were presented to Shaffin Crawford, a 7 year old with AIDS from Columbia.

According to Jan Reminder, director of Kamp Knockout, a camp for children with AIDS, Taylor had wanted to purchase the first pair of gloves for himself.

Reminder said that Taylor paid "big money" to purchase the gloves after already raising \$2,000 for the foundation.

Taylor saw Crawford, who had wanted the gloves, and decided to give them to him.

"We are very moved by the generous gift Bill Taylor gave Shaffin," said Reminder. "He bought those gloves at our celebrity auction and Roy



photo by Celeste Castillo/staff

Jon MacBeth, left, Jon Scarlett, center, and Shaffin Crawford, front, present HPERS instructor Bill Taylor with a pair of boxing gloves signed by Roy Jones Jr. last Thursday afternoon.

Jones, Jr. returned his generosity with a second pair of gloves."

Jon Scarlett, HPERS instructor and one of the heads of the Knockout AIDS foundation, contacted Jones about Taylor's gift to Crawford and Jones decided to send him another pair and an

autographed picture for Taylor and Crawford.

Scarlett, Reminder, and Bryan Young, the three people in charge of the foundation, Jon MacBeth, a HPER professor at MTSU, and Crawford visited Taylor to make the presentation.

"I was very surprised that

Jon Scarlett and Jon MacBeth would thank me in this way and also Roy Jones, Jr. for signing another set of autographed picture and boxing gloves," said Taylor. "I didn't do it for this purpose, but I am certainly happy to be thanked this way."

Federal authorities break five-state drug ring

by Michelle Williams
Associated Press

CHATTANOOGA — A \$22 million methamphetamine ring operating in five states has been broken and the suspected ringleader has pleaded guilty, a federal prosecutor announced Tuesday.

Joseph E. Sledge of Chattanooga transported the drug from Los Angeles to Chattanooga, then distributed it in Tennessee, Georgia, West Virginia, Kentucky and North Carolina, Assistant U.S. Attorney Paul Laymon said.

"Methamphetamine is spreading like a cancer all over the United States," Hamilton County Sheriff John Cupp said. "It's a cycle. This drug was popular in the '60s and '70s, and now it's popular again."

Known as crank, speed, ice or crystal meth, methamphetamine is regaining popularity because the high lasts hours longer than crack cocaine, he said.

Cupp's department began investigating Sledge in 1995 after his name kept surfacing in methamphetamine arrests.

The Catoosa County, Ga., Sheriff's Department and the Drug Enforcement Administration later joined the probe.

Since February, 13 people have been arrested, including five on Tuesday.

Authorities were seeking two other men, including a 20-year-old who was expected to surrender soon.

According to police, Miguel Calixto Salinas of Long Beach, Calif., supplied the drugs, obtaining them either from Mexico or a lab he operated at his home.

Dolores Hernandez of San Pedro, Calif., and Danny Prieto of the Los Angeles area were brokers for Sledge, Laymon said.

"All the drugs and money went through Hernandez and Prieto. That's how Sledge preferred to do business," he said.

Sledge used various means to transport the drug to Chattanooga, packaged it for resale and had his dealers sell it in other states, Laymon said.

Thomas Carlton, 43, of Rossville, Ga., was arrested in

February while transporting four pounds of methamphetamine to West Virginia.

He and Sledge were indicted in March for conspiracy to distribute methamphetamine.

Both pleaded guilty and are awaiting sentencing.

Hernandez was arrested April 9 at a Chattanooga motel after accepting \$100,000 in cash from Sledge as payment for a previous drug shipment, Laymon said.

Salinas was arrested at his home the next day.

Both are awaiting trial on conspiracy to distribute methamphetamine charges.

No date has been set. Prieto was arrested in California on Monday.

James Carlton was arrested in June in West Virginia.

It was not immediately known if James and Thomas Carlton were related.

Both men were awaiting extradition.

Arrested Tuesday were Don Ingle, 42, of Ooltewah; Richard Steve Coffman, 44, of Chattanooga; Devin Maxwell,

35, of Appison; Thomas Gordy, 36, of LaFayette, Ga.; and Doyle Worley, 43, of Ringgold, Ga.

Bonds between \$10,000 and \$20,000 were set for all except Coffman, whom authorities feared might try to flee.

He has prior drug and drunken driving convictions, and prosecutors asked he be held without bond.

U.S. District Judge Curtis Collier delayed a decision until Friday.

At his hearing, Coffman wore a pink T-shirt with Floyd, the barber from The Andy Griffith Show, on the front and the words "Nickel Bag" on the back.

There was a drawing of a bag and a slogan, "Serving Chattanooga since '69."

Carlton faces 20 years to life in prison.

Sledge and all the others face 10 years to life.

Laymon said there is no probation in the federal system and inmates serve about 85 percent of their sentences.

On Campus

The ACT-COMP exam will be given in the Tennessee Room of the James Union Building at 8:30 a.m., 1:00 p.m. and 6:00 p.m. on Monday, July 21. All graduating seniors are required to take this test. For more information, please contact Ruth Watson at 898-2854.

Tennessee needs volunteers to answer the Parent Helpline/Domestic Violence Hotline, to work with families of newborns in the Parent Pathway Program, and to work with children in the Children's Program while their parents are attending parenting classes. For more information, please contact Amy Garcia at 227-2273.

Archeology poster wins first prize

by Celeste Castillo
staff writer

The Department of Sociology, Anthropology and Social Work entered a poster and calendar of events won first prize in Tennessee's first annual "State Archeology Week".

This honor was appreciated greatly since "Tennessee has lagged behind other states in establishing an Archeology Week", said Kevin Smith the assistant professor of the Sociology, Anthropology, and Social Work Department.

The Archeology Week is sponsored by the Society for American Archeology (SAA).

The SAA has around 6,000 members and is the major professional organization for archeologists in the United

States. Those who produced the poster were a dozen professors from MTSU including Cathryn Sanford from the State division of Archeology.

The poster was designed and printed by Publications and Graphics on campus. There will be around 8,000 copies made for this year's poster.

The university has already received a grant for Archeology Week 1997, and according to Smith, the design for this year's poster is in progress.

Archeology Week 1997 is Sept. 13-21 and the national is April 4-8 in Seattle.

To see more on MTSU's prize winning poster visit <http://www.cr.nps.gov/> or <http://www.mtsu.edu/~kesmith/>

New apartment style dorm in production

by Celeste Castillo
staff writer

Director of Residence Life, Debra Sells has announced that there is a new dorm building in production.

The structure will be built west of the equestrian site directly across from the Rec. Center, where the horses are now grazing.

It is anticipated to have about 400 apartment style rooms.

There will be 4 individual bedrooms all sharing two bathrooms and a kitchen and den area.

"We have already begun meeting with architects to finish the revised drawings and will begin bidding construction companies in the spring. We

hope to break ground by May," said Sells.

The building and construction will be paid for out of bonds which is loaned to MTSU and will be repaid through the fees that students pay for the housing.

These bonds are like housing mortgages and are issues through the State Bonding Office.

It is anticipated that priority will be given to upperclassmen and graduate students.

The rent will be constructed like all campus housing with utilities, and basic cable provided.

The Housing office is an auxiliary organization and pays for all it's projects through student fees.

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Chemistry 122 students Stephanie Hopper, left, a junior nursing major, and Tinh Lam, a senior microbiology major, complete tests during their lab class. They were eliminating metals in a test to identify an unknown subject.

photo by Steve Purinton/staff

Man had millions, but girlfriend didn't know

by Mary Boyle
Associated Press

BEL AIR, Md.— Jacob Leeder's 24-year relationship with Ann Holdorf had settled into a routine: Every afternoon, he would come over to watch the stock market news for hours because he didn't have cable.

Occasionally, they would go out to eat, usually at a cheap, cafeteria-style restaurant.

It wasn't until Leeder died that Ms. Holdorf realized all that stock-watching had paid off. He was worth \$36 million.

"When we first met he talked about us taking trips together, but we never went. As I sat there listening to the lawyer read his will, I thought, 'You son of a gun. We could have gone anywhere we wanted, anytime we wanted,'" Ms. Holdorf told The (Baltimore) Sun.

He left her just \$150,000, plus a \$100,000 trust fund.

Much of the estate will go to the government for taxes. Most

of the remainder is earmarked for two nieces; some will go to animal rights groups and veterinary schools at the universities of Maryland and Pennsylvania.

While he loved children and animals, Leeder never married and had no pets.

Ms. Holdorf said she's not dissatisfied with her inheritance.

At 71, she said she wouldn't know what to do with a lot of money anyway.

She speaks lovingly of the retired Army ballistics expert she met at a singles dance and for whom she cooked almost nightly for the last 10 years.

"I miss him mostly in the evenings," she said. "That's when he came over."

Ms. Holdorf's three grown children were just as surprised to learn their mother's companion was a multi-millionaire.

"Shocked," said George Holdorf, 47. "Nobody expected him to be worth that kind of money."

When Leeder died of prostate cancer on Feb. 22 at age 83, his will contained 17 pages of stock holdings.

The total value of the shares: \$62.3 million. With a margin debt — the amount investors owe for using a stock account as collateral to borrow money — of about \$26 million, the estate has a net value of about \$36 million.

You would have never known it.

Leeder lived in a modest one-story brick home in this town about 35 miles north of Baltimore.

He drove a 1984 Oldsmobile station wagon.

He wore the same khakis in the summer, the same corduroys in the winter. And he loved to hunt for bargains at flea markets.

He also obsessed about the stock market, spending up to eight hours a day in front of Ms. Holdorf's television watching stock market reports.

Eventually, she bought another set to watch her

programs.

A shy man, Leeder lost his temper only when the stock market dipped or he disagreed with a broker, Ms. Holdorf said.

"He'd curse them well and hang up," she said. "I thought 'How could he get away with that?' Then I found out about the money he had and I knew how."

Sometimes, Ms. Holdorf would try to persuade Leeder to take a vacation or enjoy a fine meal.

"He'd always say 'Not now, the market is bad,'" she said. "I don't think he even realized how much money he had."

He celebrated birthdays by giving Ms. Holdorf a \$100 check. Her six grandchildren would get \$10 bills or maybe \$25.

Ms. Holdorf said she doesn't regret any of the time she spent with the secret millionaire.

And she sees a lesson for others in all this: "Don't wait to do things when you can enjoy them now."

Designer Versace shot to death outside mansion

by David Royse
Associated Press

MIAMI BEACH, Fla. — Gianni Versace, who dressed celebrities the world over in his glamorous, sexy designs, was gunned down outside his oceanfront villa Tuesday and police named one of the FBI's most wanted fugitives as their leading suspect.

Versace, 50, was shot twice in the back of the head at point-blank range.

More than 12 hours later, Miami Beach police chief Richard Barreto identified the suspect as Andrew Phillip Cunanan, 27, who was already being sought in the slayings of four men from Minneapolis to New Jersey.

Cunanan was known to move in gay circles; Versace was gay.

Investigators said they didn't know of any previous link between Cunanan and the designer.

"It's not clear that he knows all his victims," FBI special agent in charge Paul Philip said. "Everybody's at risk. Everybody's got to help us put this guy in jail."

Versace (pronounced ver-SAH-chay) was returning home from the News Cafe on South Beach's Ocean Drive after buying an Italian newspaper when he was slain outside the gates of his Mediterranean-style mansion. There was no sign of robbery.

"I do know it is not a random act of violence," Barreto said. "I believe that he was targeted."

Police said he was a male prostitute who frequented gay bars, and the FBI distributed 2,000 fliers with the suspect's picture and information about the previous killings.

"Right now we're reaching out to you folks, to everyone in

the community," Philip said at an evening news conference.

Police found clothing under a red Chevrolet pickup truck in the parking garage that was traced to Cunanan, and said the truck matched that of the vehicle Cunanan was last reported driving.

Police Chief Richard Barreto would not confirm the type of handgun used to kill Versace and said they did not have the weapon. WTVJ-TV in Miami quoted unnamed police sources as saying Versace was shot with a .40 caliber handgun, the same caliber weapon used in the murders Cunanan is suspected of committing.

Police said Cunanan stole a red pickup truck after his last known slaying, that of a cemetery caretaker in New Jersey.

Cunanan is charged in the May slaying of a Minneapolis architect who had once been his lover, and is the prime suspect in the killings of another former boyfriend in the Minneapolis area and a Chicago businessman.

Along with Giorgio Armani, Versace was considered Italy's leading ready-to-wear designer and a symbol of Italian fashion.

"Gianni Versace together with a handful of names symbolizes the success of Italian fashion all over the world," Armani said. "My reaction is one of revolt against such an unnatural and violent death and one of profound grief."

Versace's mansion is the only private home on the fashionable stretch of Ocean Drive. The estate, created from two aging Art Deco hotels, faces the Atlantic Ocean. It is surrounded by a high wall, and his Renaissance-style crest adorns the ornate entrances to the estate.

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OPINIONS

The toilet police



Dave Barry
Syndicated Columnist

If you call yourself an American, you need to know about a crucial issue that is now confronting the U.S. Congress (motto: "Remaining Firmly in August Since 1978"). This is an issue that affects every American, regardless of race or gender or religion or briefs or boxers; this is an issue that is fundamental to the whole entire Cherished American Way of life.

The issue is toilets. I'm talking about now being manufactured for home use. They stink. Literally. You have to flush them two or three times to get the job done. IT has become very embarrassing to be a guest at a party in a home, because if you need to use the toilet, you then have to lurk in the bathroom for what seems (to you) like several presidential administrations, flushing, checking, waiting, flushing, checking, while the other guests are whispering "What is (your name) DOING in there? The laundry?"

I know this because I live in a home with three new toilets, and I estimate that I spend 23 percent of my waking hours flushing them. This is going on all over America, and it's causing a serious loss in national productivity that could really hurt us as we try to compete in the global economy against nations such as Japan, where top commode scientists are developing super-efficient, totally automated household models so high-tech that they make the Space Shuttle look like a doorstop.

The weird thing is, the old American toilets flushed just fine. So why did we change? What force would cause an entire nation to do something so stupid? Here's a hint: It's the same force that from time to time gets a bee in its gigantic federal bonnet and decides to spend millions of dollars on some scheme to convert us all to the metric system, or give us all Swine flu shots, or outlaw tricycles, or whatever. You guessed it! Our government!

What happened was, in 1992, congress passed the Energy Policy and Conservation Act, which declared that, to save water, all U.S. consumer toilets would henceforth use 1.6 gallons of water per flush. That is WAY less water than was used by the older 3.5-gallon models the toilets that made this nation great; the toilets that our Founding Fathers fought an dies for which are now prohibited for new installations. The public was not consulted about the toilet change, of course; the public has to go to work, so it never gets consulted about anything going on in Washington.

But it's the public that has been stuck with these new toilets, which

are saving water by requiring everybody to flush them enough times to drain Lake Erie on an hourly basis. The new toilets are so bad that there is now — I am not making this up — a black market in 3.5 gallon toilets. People are sneaking them into new homes, despite the fact that the Energy Policy and Conservation Act provides for — I am not making this up, either — a \$2,500 fine for procuring an installing an illegal toilet.

I checked this out with my local plumber, who told me that people are always asking him for 3.5 gallon toilets, but he refuses to provide them, because of the law. The irony is that I live in Miami; you can buy drugs here simply by opening your front door and yelling "Hey! I need some crack!"

Here's another irony: The federal toilet law is administered by the U.S. Department of Energy. According to a Washington Post article sent in by many alert readers, the DOE recently had to close several Men's rooms in the Forrestal Building because — I am STILL not making this up — overpressurized air in the plumbing lines was CAUSING URINALS TO EXPLODE. That's correct: These people are operating the Urinals of Death, and they're threatening to fine us if we procure working toilets.

The public — and this is why I love this nation — is not taking this sitting down. There has been a grass-roots campaign, led by commode activists, to change the toilet law, and a bill that would do that (H.R. 859 The Plumbing Standards Act) has been introduced in Congress by Rep. Joe Knollenberg of Michigan. I talked to Rep. Knollenberg's press secretary, Frank Maisano, who told me that the public response has been very positive. But the bill has two strikes against it:

- 1. It makes sense.
- 2. People want it.

These are huge liabilities in Washington. The toilet bill will probably face lengthy hearings and organized opposition from paid lobbyists; for all we know it will get linked to Whitewater and wind up being investigated by up to four special prosecutors. So it may not be passed in your lifetime. But I urge you to do what you can. Write to your congresshumans, and tell them you support Rep. Knollenberg's bill. While you're at it, tell them you'd like to see a constitutional amendment stating that if any federal agency has so much spare time that it's regulating toilets, that agency will immediately be eliminated, and it's buildings will be used for some activity that has some measurable public benefit, such as laser tag.

So come on, America! This is your chance to make a difference! Stand up to these morons! Join the movement!

Speaking of which, I have to go flush.

SIGNE
PHILADELPHIA DAILY NEWS
Philadelphia
USA



Are women expecting too much from Title IX?

by Bill Wallace
Knight-Ridder/Tribune News Service

Sigmund Freud once said, "The great question which I have not been able to answer, despite my 30 years of research into the feminine soul, is 'What does a woman want?'"

When it comes to American sports, organized athletics, the answer would seem to be "more."

The recent 25th anniversary of Title IX, the 1972 amendment to the Civil Rights Act prohibiting gender discrimination in college athletics, coincided with the start-up of the WNBA. That's the new women's basketball league affiliated with the wealthy National Basketball Association.

These two events, lightly linked, might have called for a celebration instead of a miasma of dissatisfaction in certain quarters.

Implementation of Title IX lags behind, according to the most important and strident leader in contemporary women's sports. Donna Lopiano is executive director of the Women's Sports Foundation and a former college basketball coach.

The WNBA may have had a successful beginning weekend, but its players are not being paid enough, claims another critic. Mariah Burton Nelson, a veteran of one of the five failed women's professional basketball leagues of yesterday, cites the skimpy \$15,000 minimum salary.

Even though the emancipation of women on many fronts is this century's most distinctive imprint, Lopiano likes to holler about gender inequities in intercollegiate sports. And her foundation is so good at presenting studies like the 1997 Gender Equity Report Card.

It made recent headlines by pointing out that funding for men's intercollegiate sports exceeds that of women's by a ratio of 3.4-to-1, that 80 percent of the coaching jobs are held

by men and that women get \$143 million less in athletic scholarship aid than do men.

Never mind that there are fewer women playing these games than men, probably by choice.

An interpretation of Title IX is that all colleges receiving any federal funds (which means almost every one) must meet the vague standards of athletic gender equity, or lose the funding.

But it has never worked that way. The Office of Civil Rights has never cited an institution for noncompliance, and the Department of Education does not have the money to do compliance reviews.

Lopiano recently said, "The law says as long as (colleges) are making progress, you're in compliance. The problem is, people put it off."

"All the federal government would have to do would be to initiate proceedings to remove federal funds. That's the great hammer of Title IX."

There has been plenty of progress. Now more than 116,000 women participate in intercollegiate sports, compared with 30,000 in 1971.

Men still outnumber women participants, 188,399 to 116,272, even though enrollments are about equal.

The big problem is football. Football programs involve over 100 male participants. To make up for that numerical imbalance, frantic athletic directors have been cutting men's sports and adding women's sports to achieve the theoretical 50-50 ratio in numbers.

This is absurd, and certainly not the intention of Title IX.

Not all women in sports are hollering. Many are so grateful for the opportunities that never existed before, and their experiences have been widely disseminated in the print media recently. These women have celebrated.

One voice of reason was heard in USA Today, in which Debbie Brown,

the women's volleyball coach at Notre Dame, wrote, "It would be helpful for all of us to tone down the inflammatory rhetoric that increasingly crops up in discussions of Title IX."

"While women's programs worry over the lack of progress, and men's bemoan budget cuts, both should remember this is an evolutionary process. We've come a long way and should take more joy in the process. We're making tremendous progress."

"Since men have participated in collegiate sports for well over a century, it only stands to reason they demonstrate more interest than women. Give women fair time and opportunity, (and) they will show the same levels of desire and ability as men."

As for the WNBA, its athletes are playing basketball for money only because they were able to hone their skills in college programs. There is the linkage with Title IX.

Attendance at opening games in Cleveland, Los Angeles, Phoenix and Salt Lake City totaled 50,756 on the opening weekend, and the overnight national TV rating of 3.8 exceeded projections.

Another basketball league, the American, got off to a successful, if not profitable, start last winter. And so job opportunities are there for about 300 women.

Nevertheless, Mariah Nelson, the veteran of the failed women's league of 1979-82, isn't waiting for evolution.

She wrote in The New York Times, "I'm afraid the WNBA might become a ladies' auxiliary, a semipro sideshow to the real game the men play."

William N. Wallace has viewed the American sporting scene in various poses, chiefly as a daily journalist for New York City newspapers, and as a book author and curmudgeon essayist for specialist publications.

Sidelines

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Letters Policy

Sidelines encourages comments from readers. Letters to the editor should not exceed 300 words. Authors who want more than 300 words to express themselves should contact the editor. Sidelines keeps its pages open to all viewpoints and all members of the MTSU community. Authors should include their name, address, major, classification and phone number for identification purposes. (Phone numbers will not be published.) Sidelines reserves the right to edit for length, grammar, style and libel. E-Mail letters to stpubs@frank.mtsu.edu. Send letters to Box 42, MTSU, Murfreesboro, TN 37132 or drop them off at the Sidelines office in JUB Room 310.

What this campus really needs is some more grass

by Ryan Werner
editor

I've been here at MTSU for two and a half years now and I must say that student complaints have run the gamut.

Some students think we need more parking while others say we don't need a Division IA football team or a new stadium. Others feel cheated by not being able to enroll in classes because they have been cut.

Everyone feels they have been shorted by this university, including myself. I want grass. Green, cushy grass all over campus, corner to corner, end to end, every nook and cranny. I want grass.

Last spring, I was able to attend a meeting with President Walker and several other head administrators. The meeting was an open forum between students and administration to share concerns and goals for our campus. I expressed that there was a

serious need for more grass to be planted on campus. The example I used was the area in front of the James Union Building. When it rained, the entire area used to turn into a small lake. Shortly after the meeting, new grass was planted and small ropes were put up to keep people and vehicles off the new grass.

What about the rest of campus? When it rains, nearly half of our campus becomes a muddy mess. Many times the lack of grass causes sidewalks to become covered in muddy rain water. (We've all had to trek through these at some time.)

I was taking a walk with my fiancée around a certain unnamed campus in Nashville (begins with a V, ends with a T). She was noticing the buildings and the flowers. I said "WHOA! Would you check out his grass? Perfectly manicured, barefoot rompin' frisbee throwin' on grass!" It took everything within me to keep from tossing off my shoes and

running from one end of the quad to the other.

I just don't understand why we can't enjoy this luxury. I mean, is grass seed really that expensive? I know we have the sprinklers to water it. (We've all been hit by them a time or two.)

All things considered, we have a good looking campus. We are undergoing a great deal of construction which will, naturally, take away from the overall appearance. However, we could take a giant step forward in improving the look of our campus if we would just plant some grass.

Once we do get some grass, it is then the responsibility of all of us to take care of it, mainly, USE A SIDEWALK. Even though it may take you a couple of seconds longer to get to class, we all need to use the sidewalks. That's why they're there.

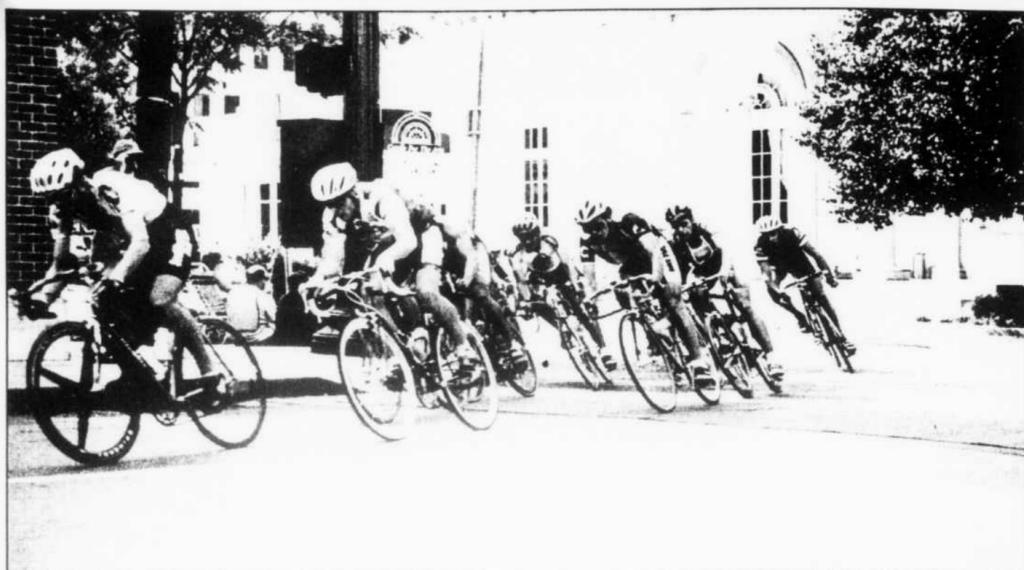
I vote more grass. It would greatly improve the MTSU campus.

FEATURES

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Uncle Dave Macon Days provides a variety of activities and entertainment

Above: Dixie Dewdrop Classic, held on the streets of downtown, riders in the Cat 2 and 3 classes. The United States Cycling Federation sanctioned the event and opened the race to the Cat 1 class which is professional. Right: Ten year old Amber Coleman gets her 4th airbrushing of the day. Painter Bud Cook of *The People Painters* gives complete airbrushing in less than a minute. The company attends various events, such as the Super Bowl, throughout the country each year. Below: Free transportation was provided over the weekend to and from Cannonsburg Village. The Village housed Uncle Dave Macon Days on Front Street just behind Shoney's on Broad Street.



Public Safety issues Trading Cards for the '97-98 year

by Chad Gillis
features editor

Picture paraphernalia giants such as Topps, Donruss, and Fleer may find themselves out of business this fall.

The MTSU Public Safety Department has issued over 2,000 trading cards of their 1997 set and plan to release some 6,000 more, and that figure is only considering cards 1 through eleven out of a thirty-one card set.

According to Public Safety Chief Jack Drugmand, CUSTOMS distributes a calendar containing campus security and related information to new students, "this year we put in an officer trading card."

The trading cards are an effort to add life to information that might be overlooked by students. Chief Drugmand said he got the idea four or five years ago while on vacation eating muscles.

"I wanted a piece that would be

user friendly and that students would not throw away," Drugmand relayed.

Over 8,000 calendars have been printed and at this point, and each officer has been given 500 personal cards to distribute to students and faculty at request.

Each trading card includes a color, glossy photo on the front and information such as the hometown, education, years of service, and a little personal message at the bottom (not to mention lifetime batting average).

The 1997-98 public safety calendar and inaugural collectors card series includes a calendar and information such as scheduled sporting events, concerts, holidays, symphony dates, campus rules and regulations, and campus crime statistics, housing standards, and a color map of the university.

Each member of the public safety team is available. From Technical Services Clerk Allen Jones to technical specialist Lisa Buford, all are available by request.



31 Barry Benham
Officer

Age 28
Hometown: Cartersville, Georgia
Education: Middle Tennessee State University (B.A. 1991),
Graduate Tennessee Law Enforcement Training Academy

Experience: 6 years
Years of Service: MTSU (1),
Rutherford County Sheriff's Office (5)

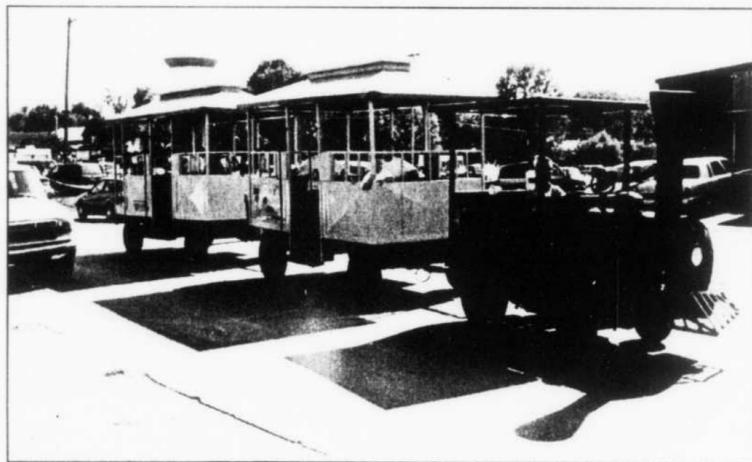
Special Accomplishments: Played on two OVC
Championship Football Teams. Coached football,
wrestling, and track. Led Riverdale football team to a SA
State Championship

Hobbies: Running, Weightlifting

Personal Message
"The more you attempt,
the more you achieve."

MTSU COPS

The last card of the 1997-98, 31 card set features Barry Benham.



MTSU Graduate has art work displayed at local Art Center

by Cynthia Ryan
staff writer

The art of MTSU Graduate Jan Hatleberg will be on display in the Gallery at the Center For The Arts through August 2. Hatleberg is a painter using multimedia who received her Bachelor of Fine Arts from MTSU in 1986 and her Master of Fine Arts from Virginia Commonwealth University in 1988.

Hatleberg has twice been awarded Best of Show at "Celebrating the Arts" Transfinancial Bank, Nashville, TN.

"It's a unique exhibit. We've never had anything like that before," said Center For The Arts Executive Director, Brad Evans. "Her perspective on the subject matter allows you to look at everyday objects from a new viewpoint."

Displayed in the Gallery along with her paintings is a statement from the artist.

"I have been grappling for years with what art is, or particularly why there should be new painting."

"Didn't da Vinci or Picasso say it all, and isn't painting ultimately just an object with no great impact on humanity? I do not know the answer but maybe if I keep on asking the question, it will keep the works fresh."

"I feel that, in addition to making (possibly) topical comments of a general nature, painting can be an expression of an individual's experience in the world. I feel that I have not allowed myself to accept the

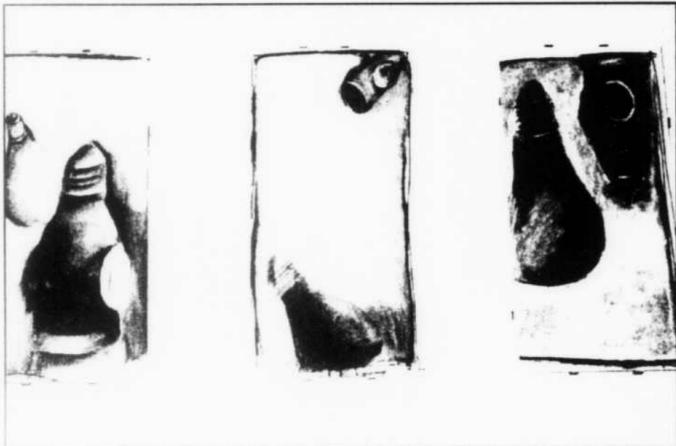


photo by Steve Purinton

Hatleberg paintings at county art gallery.

powerful expressive potential of my work.

"While growing up, I did not communicate that much verbally. I felt more comfortable constructing forms or painting. As a result, I am more apt to express profound feelings visually even today. I am also beginning to accept my aesthetic. I have denied the pain within my art."

"I can rationalize with the formal qualities, but I am willing to admit the darker undertones of the work. There is a melancholy feeling to my painting (which is also apparent in the works I admire by Rembrandt, Ryder, and Auerbach).

"The isolated object can be reflective of everyday life, but also symbolic of the isolation and fear we, particularly women, can feel in the world today. Being the victim of

violence, I know the inside of my apartment quite well. The fear, guilt, and/or shame of not comprehending the reason for the violence causes us to hide in our most intimate surroundings.

"All of this is in the back of my mind, being discovered as I am in the process of changing, both personally and artistically. There are also formal and material issues I am concerned with while working."

"I feel that the directions I will pursue in my work are: small scale and slightly quick drawings of objects within my environment; small wood and canvas paintings playing with rhythm, application of paint, value, and color of both single and multiple objects; larger, single object wood pieces and canvas pieces with multiple objects in motion."

WHAT GOES ON

- | | |
|----------------------|---|
| TONIGHT | SEBASTIAN'S PRESENTS THOSE LEGENDARY SHACK SHAKERS THE KUDZE KINGS WILL BE AT 12TH&PORTER |
| THURSDAY JULY 17 | BIG JIM SLADE WILL BE AT SPRINGWATER GUIDO'S WELCOMES ROD PICOTT'S FIRESIDE WHISKEY HOUR |
| FRIDAY JULY 18 | THE BORO PRESENTS HOT LETTUCE WHITEWATER RECORD RELEASE PARTY AT STATION INN |
| SATURDAY JULY 19 | 10 & WHISKEY WILL BE AT SEBASTIAN'S THE BORO DELIGHTFULLY WELCOMES FOOLS RUSH IN |
| SUNDAY JULY 20 | SIGHTED WILLIE AND THE TRIPODS WILL BE AT SPRINGWATER THE CENTER FOR THE ARTS PRESENTS THE CARDIGANS |
| MONDAY JULY 21 | SOLTREE WILL BE AT 12TH&PORTER PRIVATE PARTY AT GUIDO'S PIZZERIA |
| TUESDAY JULY 22 | SID HERRINGS BLUES SAUCE WILL BE AT 3RD&LINDSLEY THE STATION INN PRESENTS THE SIDEMEN |
| WEDNESDAY JULY 23 | FLUID OUNCES WILL BE AT SEBASTIAN'S 12TH&PORTER PRESENTS AUSTIN HANDKS AND THE UNITED |

3RD&LINDSLEY--818 3RD AVE. SOUTH IN NASHVILLE--259-9891
GUIDO'S PIZZERIA--416 21ST AVE. SOUTH IN NASHVILLE--329-4428
SPRINGWATER--115 27TH AVE. NORTH IN NASHVILLE--320-0345
THE BORO BAR AND GRILL--GREENLAND DRIVE OPPOSITE MURPHY CENTER
STATION INN--402 12TH AVE. SOUTH IN NASHVILLE--255-3307
12TH & PORTER--114 12TH AVE. SOUTH IN NASHVILLE--254-7236
RUTHERFORD COUNTY CENTER FOR THE ARTS--110 WEST COLLEGE AVENUE
JUST OFF THE SQUARE--904-ARTS

SPORTS & RECREATION

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Sidelines

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Raider baseball loses top southpaw

by Doug Malan
staff writer

Left-handed pitcher Jamie Hill has unofficially left the Blue Raiders for personal reasons.

The would-be junior, who was slated to be one of Middle Tennessee's top pitchers next season, has returned to Huntsville, Ala., after attending classes here earlier in the summer.

According to head coach Steve Peterson, Hill, who was 5-1 this spring, felt a responsibility to care for his grandparents and although no official announcement has been made, his departure is imminent.

Hill was unavailable for comment.

"My last conversation with him I told him goodbye," the Blue Raider skipper said. "I don't know if he's going attend school somewhere else or if he's going to play anymore here at school anymore."

Peterson said Hill simply felt an obligation to his grandparents, who raised him in a family atmosphere that "was not the best."

"Family comes first and it's a situation he's got to do," Peterson said. "He doesn't see any way around it. He has to be at home because he's the only one who can take care of his grandparents and assume that responsibility."

Considering the circumstances, Peterson said Hill wasn't sure if he would be able to finish his college

degree. He was majoring in Therapeutic Recreation at MTSU.

"I'm hoping that he can (finish)," Peterson added. "Maybe things will work out where he can go somewhere close without having to leave home."

The University of Alabama-Huntsville could be a viable option, although discussions between Hill and Peterson hadn't reached the point of considering other schools.

The departure comes on the heels of a bountiful recruiting class in which the Blue Raiders signed four pitchers and accepted another as a transfer.

"It's a big loss," Peterson said. "He's a quality pitcher and he proved he could win the big games."

Hill was a second-team all-OVC pick in 1996 and was second on the

team with five victories this season.

In his two-year career, the pitcher/outfielder compiled an 8-6 record with a 3.88 ERA while striking out 97 batters in 136.1 innings. He earned three victories over Cumberland and won one game each against Louisville, UAB, Tennessee Tech, Murray State and Morehead State.

At the plate, he batted .325 with eight RBI in 35 games two years ago. This season, he was used mainly as a pitcher. But after losing three outfielders from this year's team, Peterson expected Hill to return to his two-way role for 1998.

Former Blue Raider assistant and current Trevecca Nazarene skipper Ryan Gray said of the players from the 1996 game, Hill "had the best



chance to move to the next level." Peterson intended to stay in contact with the southpaw and learn of his future intentions in the months ahead.

Health

Making changes in your exercise routine can really boost your workout

Jennie Treadway
staff writer

If your workout is boring you into a slump, then you're not adding enough diversity to it. Step off the treadmill for a day and rent a video. An aerobics video, that is.

The key to a workout regimen that works is variety. It is important to keep yourself interested in your health and avoid dreading the same 45 minutes stroll on the moving sidewalk everyday. A monotonous workout is known to discourage beginners from continuing the life-long commitment to maintain a healthy body.

To avoid boredom and frustration, don't be shy to try new sports and don't be afraid to try in-garment.

Instead of going to the gym to sweat over the same treadmill or bike, visit your local video store and try the new aerobics videos on the market.

Reebok has a new wave of Versa Training videos coming out with fitness trainer Petra. Different routines are available based on style, intensity, and goal.

Other aerobics gurus, like Tammy Lee Webb, Kathy Smith, and Gilad, have libraries of tapes that are available at discount, grocery, and drug stores, not to mention at nearly every movie rental.

If you want to avoid choosing from the variety of videos, turn to the cable channel, FIT T.V., and sweat it out on your living room floor with one of their Aerobics

Conditioning shows. Aired every hour, FIT T.V. offers a full range of aerobics and strength training shows that are easy to follow and convenient to watch.

Summer is the prime time to discover new out door activities. If you've always wanted to try in-line skates, do it now. But a generic brand skate at a discount store for trail purpose and take a spin in an empty parking lot.

If skating seems like a budding hobby, spend the extra bucks for Rollerblades or K2 in-line skates. Spring the money for a trail bike and explore the back roads of town. Get a few friends together and head to Fall Creek Falls for a day hike.

Hooked up to a television-type visual aid, the goal is to pedal at various speed and tension controlled by gears similar to a road bike. Sweat drips out of your pores with every push, and if burning calories is the goal, then this is the jackpot. The Powerhouse on Hickory Hollow Parkway in Nashville was the first local center to offer Cycle Reebok.

No matter what routine you acquire to lose weight, tone up, or relieve stress, activity variety will help one hundred percent.

If trying new things doesn't fit into your everyday schedule, you can still pump up your routine. Jog instead of walk, pedal at a faster RPM (rotations per minute), and add ten repetitions to your strength training.

Treat yourself too an extra 50 calories burned. Challenge your body with everything you do. It will thank you later.

Grin and bare it!!!



phot by chad gillis

Daryl Holman shows what he's made of at the Rec Center. He pushes his workout as he lifts about 100 pounds. The Rec Center offers regular hours throughout the summer and will resume a schedule full of events for the fall semester.

Blue Raider named to NCAA Advisory Committee

by Nikki Bagwell
sports editor

Blue Raider tailback Lebrion McGill, was named to serve on the National Collegiate Athletic Association's (NCAA) Student-Athlete Advisory Committee (SAAC).

McGill is one of thirty athletes nation wide to serve on the committee. He will be attending a meeting of the advisory committee in Denver on July 25-27th.

The Advisory Committee is influential in NCAA legislation that affects student-athletes, such as regulations concerning practice hours and the student-athletes' ability to procure part-time employment.

"We are able to voice our concerns directly to the NCAA," McGill commented.

The NCAA Student Athletic Advisory Committee gives the representatives a chance to serve as a student voice. "The reason we have this board is to address the concerns of students," McGill said.

According to Ed Given, director of sports information, there are many factors to the appointing of a collegiate representative. Given said that the process of choosing

someone for the board is based on class performance and athletic abilities as appointed by the NCAA officials.

"As far as I know this is the first time they have had such a conference," Given said.

McGill attended the NCAA Foundation Leadership Conference at Disney's World Wide Sports Complex with offensive lineman Konrad Kaul last month.

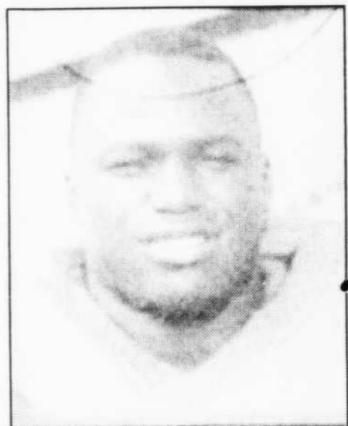
The meeting was a forum for collegiate representatives to discuss and explore viable solutions to critical issues facing today's student athletes according to Given.

Representatives in the SAAC may serve on the committee up to two years after completion of the intercollegiate athletic eligibility.

McGill, senior, was the starting tailback last season until he suffered a broken ankle in the game against Eastern Kentucky.

"I realize that this is an honor for MTSU," McGill said.

The SAAC meeting July 25-27 will serve as an orientation for Division I representatives. This will give the new members a chance to get to know the other members of the committee. They will meet to discuss goals and



objectives for the upcoming year. "Lebrion's selection to represent the OVC on the NCAA's Student-Athlete Advisory Committee is great honor for both him and MTSU," said Lee Fowler, athletic director. "It reflects the esteem that he has earned as a student-athlete on our campus and as a representative to the gathering in Florida in June. We know he will represent our university and conference in first-class fashion."

Enduring the test of strength

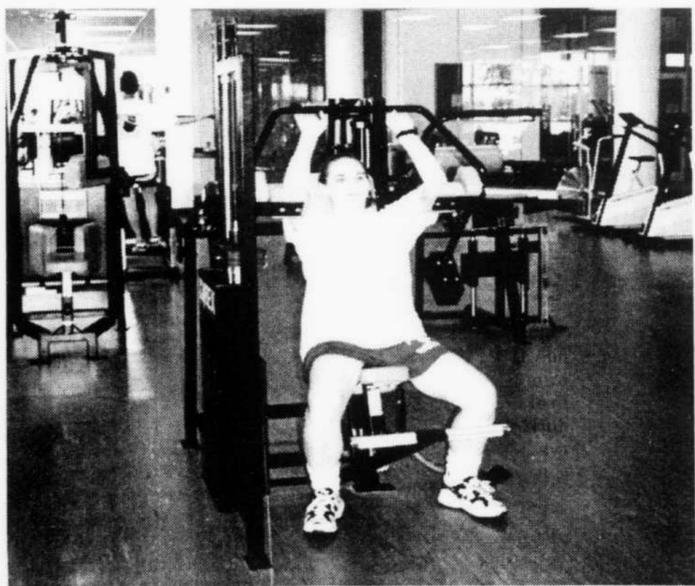


photo by Susan McMahan

A student chases away her summertime blues at the Rec Center.

Lady Raiders basketball name assistant coach

Staff Reports

MTSU'S Women's Basketball Coach Stephany Smith has completed her staff adding Valecia Buckner-Tedder as a full-time assistant. Buckner-Tedder comes to the Lady Raiders from Francis Marion University in Florence, S.C. She helped coach FMU to a 20-win season

and trip to the NCAA Division II Tournament.

This will not be the first time the two have worked together. Smith coached Buckner-Tedder for three years as an assistant at UAB. Tedder was a member of four conference championship teams with the Blazers going to the NCAA Tournament one (1994) and WNIT twice (1991,1992) scoring over 1,000 points for her

career.

"I am very excited to have Valecia as apart of this program," said Smith who is going into her first year as the head coach at Middle Tennessee. "She has a great knowledge for the game. Whether it's on-the-floor coaching or recruiting or whatever duty is assigned, her personality, character and demeanor makes her a tremendous asset to the program."

Debit cards may carry hidden liabilities

by Edmund Sanders
The Orange County Register
Knight-Ridder News Service

Two years ago, Nina Robinson lost touch with a trusty, old friend: her checkbook. For weeks, the marketing director wouldn't go anywhere without it. Her checkbook had a permanent home in her purse and had rescued her many a time when she was short of cash.

These days, Robinson writes checks so rarely she's always losing track of her checkbook.

Her new financial companion? A debit card.

"I live on that card," Robinson says. "I use it for almost everything."

If you're not yet familiar with debit cards, you will be soon. The cards are the fastest-growing form of payment in the world. Use of debit cards has nearly doubled each of the past four years. Visa alone handled more than \$1 billion in debit-card purchases last year.

"Use of debit cards is exploding," said Nikki Waters, senior vice president of San Diego-based Star System Inc., the ATM network.

Debit cards are essentially turbo-charged ATM cards. They were introduced more than a decade ago and allowed bank customers to use their ATM cards to buy goods and services, mostly at gas stations and grocery stores. Before long, Visa and MasterCard issued their own debit cards, adding millions of retail and service companies to the list of places that accept debit cards.

The cards—which withdraw money directly from checking accounts—caught on as a way to bring the convenience of credit cards to the pay-as-you-go set and to those who couldn't get credit cards because of financial problems.

Best of all, debit cards provide a more hassle-free payment process. No daytime phone numbers. No driver's license numbers.

Typically banks have automatically mailed debit cards to customers as replacements for old ATM cards. You probably already have one, though you may never have used it.

Bill Wallace refuses to use his.

"I'm leery of them," said the 79-year-old Anaheim, Calif., retiree. "I don't want to make myself vulnerable."

Many people don't understand how to use their debit cards. Some confuse the cards with their old-fashioned credit cousins. Others are rightly concerned about possible fees.

"They're good for certain situations, but it's not a replacement for everything in your wallet," said Steve Rhode, president of Debt Counselors of America, a nonprofit group.

So before you pull out that so-called "plastic check," here's what you need to know about your debit card.

It's little wonder people get the wrong idea. Many debit cards feature a Visa or MasterCard logo. When you use them, you may push the "credit" button at the cashier. You can authorize the purchase with your signature, and the receipt may even read "credit."

But trust us, you're not charging. You won't pay interest. You won't get a bill. There's no 25-day grace period or money float.

"The money is coming directly out of your checking account," explains John Hall of the American Bankers Association.

There are two reasons for the Visa or MasterCard logo. First, it means consumers can use the debit cards anywhere the credit-card counterpart is accepted. Second, retailers use the same computer network to authorize your debit-card

purchase they use for credit-card purchases.

But that's where the connection ends. Another misconception is that you can use a debit card to pay for something that costs more than what you currently have in the bank, and Visa or MasterCard will simply charge the difference. Wrong.

With checks, you usually get some float on your money, so you can count on a day or two before the payment will post to your bank. That won't cut it with debit cards.

When you present your card, the retailer sends an electronic message to your bank asking whether there are enough funds. (The retailer doesn't learn your balance or other personal information.) If the account is empty, so are your shopping bags.

So some retailers prefer debit cards. You can't bounce 'em.

Online and offline—this is where most people get lost. Banks and retailers will say it doesn't matter which system you use, but it can determine how much you pay in fees, where you can use the card and what you can do with it.

Both systems operate off the same card. In other words, that single ATM card in your wallet can be used for online and offline purchases.

The online system is operated by regional ATM networks, such as Plus, Star, Interlink and Cirrus. Check the back of your card for the networks you can use. With online purchases, you use a personal identification number. The network verifies your account balance and transfers the money to the retailer's bank almost immediately. With this system, you can withdraw extra cash, just as you do at the ATM. But online systems are used at far fewer places because they require retailers to install key punch pads and link to the ATM networks.

The offline system is linked to either Visa or MasterCard. You may only use the offline system if the Visa or MasterCard logo appears on your card.

Here you sign your name to a receipt, rather than punch in a code. And the money is transferred a little more slowly, in about one to three days. There's no cash back, although the credit-card companies are hoping to add that. The offline system is accepted at some 12 million locations worldwide.

Say you've learned that the travel agency where you booked that Alaskan cruise is under investigation by state regulators. You're probably out of luck if you used your debit card.

There's no stop payment in the world of debit. Warranty or insurance you have on your credit card doesn't apply.

Lastly, don't expect your bank to come running to your defense. Though federal law requires banks to withhold payments to retailers until disputes over certain credit-card transactions are settled, those rules don't apply to debit.

There's a common misconception that debit cards are safer than checks or credit cards in the event of theft or loss. As long as no one knows your secret code, the cards are useless, right? Wrong.

If the card has a Visa or MasterCard logo, all a thief needs to do is forge a your signature. The next thing you know, your bank account is dry.

Even more disturbing, you are less protected against unauthorized charges than you are with credit cards.

If your credit card is stolen, you are only liable for \$50 in charges, as long as you report the theft. With debit cards, you are liable for up to \$50 as long as you report the theft or loss within two days of discovery. If you wait longer than two days, you're liable for up to \$500. You have 60 days

to report any unauthorized use of debit cards that appears on your bank statement. Otherwise, you could be liable for all of it.

Also, banks have up to 20 days to return to your bank account any money withdrawn in an unauthorized debit-card transaction. So think twice before linking a savings or overdraft account to a checking account that has a debit card. And if you don't plan to use your ATM card for purchases, ask your bank to remove the Visa or MasterCard logo (if it has one). It will give you more protection if the card is stolen. You know those irritating fees that banks charge when you use another bank's ATM machine? If you're not careful, you may face similar costs with your debit card. Most large banks in California charge some sort of fee for debit cards. Several charge a flat \$1 per month if you use the debit card for purchases.

Others may levy a fee, say 20 cents, every time you use the card. At least one, California Federal, charges a \$15 annual fee to carry the card. To make matters more confusing, several banks including American Savings charge a one-time per-transaction fee when you use the online system, while offline transactions are free. Also be on the lookout for retailers who charge their own fees. Arco gas stations, for example, charge 25 cents every time a motorist uses a debit card.

For retailers, debit cards have some advantages. Consumers can't bounce them like checks. Money is transferred faster. It's easier and safer than cash. In fact, some retailers have stopped accepting checks and only take debit cards.

But not everyone is thrilled about debit. Wal-Mart Stores and The Limited Inc. are leading a retail industry revolt. The stores are suing Visa, saying they don't want to accept some debit cards because the fees charged against them by banks and the credit-card companies are too high.

Such fees are common practice with credit cards, where retailers typically pay 1-1.5 percent of the transaction value to the banks. For example, if you charge a \$100 sweater on your Visa, the store may only receive \$98. The banks handling the transaction keep the rest.

With debit cards, Visa and MasterCard are charging nearly the same fees. But retailers say that's unfair because debit transactions don't cost as much to process. They want the fees for Visa and MasterCard's offline debit transactions to be similar to those charged by ATM networks for the online system about 5-10 cents per transaction.

"Banks are beginning to promote their debit cards," says Rich Mitchell, editor of Debit Card News.

Why? Banks stand to make a lot of money on debit cards. To the extent that debit cards replace cash and checks, the customer and retailer fees represent an entirely new source of revenue for banks.

"The primary reason for the card is that customers are starting to demand it more," said Valerie White, vice president of self-service banking at Great Western. "But it will certainly support our efforts to increase profitability." People have been predicting a checkless society for years. Despite the growth of debit cards and other electronic payment systems, check writing continues to grow 2 percent to 3 percent a year. After cash, checks are the most-used payment tool, and they account for the greatest dollar value.

So if your checkbook is still your security blanket, don't worry. Your old pal will be around for years to come.

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How do you feel about taking risks? Or do you see them?

by Daniel Grebler
Reuters News Service

NEW YORK — Most people realize that entrepreneurship entails taking risks, and assume it requires a particular attitude toward risk-taking.

But a more precise measure of suitability for entrepreneurship may actually be in the reply to the question: "How do you make decisions and what kind of information do you require before you make them?"

Researchers Lowell Busenitz of the University of Houston and Jay Barney of Ohio State University say entrepreneurs are more likely to be overconfident about the correctness of their decisions and more prone to make broad generalizations based on limited information or experience.

These attributes are what often make entrepreneurs successful in their endeavors. By the same token, they also contribute to their failures.

Busenitz and Barney, both associated with their universities' business schools, recently completed a study involving a mix of 219 entrepreneurs and managers.

Results of the research showed that entrepreneurs, after being presented with U.S. health statistics, were more likely than managers to express confidence in their replies to questions on the statistics, even when they were wrong. The results showed that entrepreneurs were more likely to go with their personal experiences rather than with the statistical data.

"Our hypothesis was that an entrepreneur must make a series of critical decisions without adequate information, very quickly," said Barney. "In that kind of a world, if you

waited to do your full-blown rational decision-making, you'd never start your business. If you collected a large sample, it would take too long."

The two researchers found that entrepreneurs' natural predisposition is to be drawn to situations where their inclination to generalize from small samples would be rewarded. "Those are the skills you need to be successful in starting a business, but not in managing a large corporation," said Barney.

To gauge the thinking of would-be entrepreneurs, Barney said he often presents the following example: Imagine you have a machine that is vital to your business and it comes from foreign supplier. It breaks and you have to replace it, either with another foreign-made machine, or a domestic one. You are aware of a recent large survey that showed the foreign-made machine was better than one made in the United States. On the other hand, you have a good friend in the business who has bought only U.S.-made machines and has been pleased with them.

Putting those two factors together with your own experience with the foreign model, what would you do — buy the foreign or the U.S.-made machine? Why?

"I present that question," said Barney. "If people say 'There is no way I would buy the U.S. machine,' it shows that they rely on large samples and full information. But when you start a company, you don't have the time to get and study large samples."

"That's really going to tell a lot about whether you'll be comfortable starting your own business," he said.

If someone says they have been studying a business opportunity for about five

years, "I know this person probably would not be able to start a business successfully," said Barney.

"On the other hand, if they said they got an idea last week, talked to a few friends and were going to launch next week, then you know that they will actually start the business," he said.

This of course does not mean they will succeed at managing the endeavor.

"There are people out there who have started 25 companies and have failed in 24 of them, but they keep going back to the well," said Barney. "Each time they learn something. They're so persistent because of the way they think."

While it may seem that entrepreneurs are more risk-seeking than non-entrepreneurs, Barney says that is not so. "We actually measured in a survey people's risk-taking propensity. We found there is no difference in risk-taking propensity between entrepreneurs and non-entrepreneurs," he said.

"It's not that entrepreneurs are more willing to take risks. It's just that they don't see the risks," he said. "If you're overconfident in your abilities and willing to generalize from small samples, you don't see the risks that are apparent to others."

Barney says the research helps explain why even if an entrepreneur succeeds in launching a business, he or she may find managing it to be such a frustrating experience. "Our explanation is that the biases that help people start a company — overconfidence and a willingness to generalize — create a conflict when it comes time to manage it."

"It takes different skills to build a business than it does to keep it going once it matures."

\$375,000 awarded to U. of Maryland fraternity hazing victim

Reuters News Service

UPPER MARLBORO, Md.—A former University of Maryland student was awarded \$375,000 for injuries he received from beatings while he was pledging Omega Psi Phi fraternity.

Twenty-six-year-old Joseph

Snell of Minneapolis testified he was beaten regularly with a hammer, horse-hair whip, broken chair leg and brush during a four-week period. He eventually was hospitalized for a week.

Snell says the Prince Georges County jury verdict "brings some closure in that an institution that people still place some degree of faith in

validated me. The jury believed me."

During the trial, the fraternity which has been banned from the University of Maryland's College Park campus for five years argued the hazing was carried out by rogue members. The fraternity has 10 days to file a motion to reduce the punitive damages of \$300,000.

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