

THE NORTHERNER

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University Tactics Upset Mayor Kenter

HOLLY JO KOONS
EDITOR

A dispute between NKU and Highland Heights over annexation threatens to spill over into university plans for economic development.

City officials are upset with tactics used by the university to stop the annexation of University Drive, which borders NKU's campus to the east.

Highland Heights Mayor Herbert Kenter said he and city officials are also dissatisfied with university plans to build a hotel on 7.2 acres of undeveloped land located behind the Alumni Reception Center. The city controls zoning for the property.

Last week, the university filed a petition

with the city of Highland Heights in an effort to place the issue on the ballot to be voted on by citizens affected by annexation, said Peter Hollister, vice president for University Relations and Development.

Kenter said the petition was duly filed by the university with the needed percentage of signatures by registered voters and/or property owners.

Upon the advice of City Attorney Steve Franzen, the city does not plan to recognize the petition filed by the university, Kenter said.

"The reason for not recognizing the petition is clear," Kenter said. "We are only annexing the rights of way to sections of University Drive not included

in the city limits of Highland Heights."

The section would include University Drive, Nunn Drive and the undeveloped land east of University Drive.

"It is like placing your hand on a piece of paper and spreading your fingers apart," Kenter said. "We're filling in the slivers between the fingers. We just want to take the city gaps and join them."

However, university officials view the proposed annexation as only the first step to entire campus annexation and a future payroll tax on NKU employees.

In a recent letter sent to the citizens of Highland Heights, NKU President Leon Boothe wrote "the Board of Regents of the University feels so strongly about this issue that it has authorized the University to pursue this action in the courts if the city moves ahead with annexation."

Hollister said Friday NKU attorney Sheila Bell has been working with David Schneider of Ziegler & Schneider of Covington and Florence to prepare for the possibility of a court action.

"Presently, Sheila is keeping the outside law firm informed about the annexation proceedings," Hollister said.

Kenter said the first reading of the annexation ordinance will take place on Thursday since the City of Highland Heights does not plan to recognize the petition.

Contacted at Boothe's office Saturday, Hollister said he was unaware the petition had not been recognized. He said the university might pursue legal action to force the city to call for a vote.

"This is the first I've heard," Hollister said. "We've been waiting to hear. Now that we know, we will contact our consulting attorney because we feel we know of a reason the city will have to accept the petition."

Hollister declined to comment on the university's reasoning.

Since the mailing of Boothe's letter to the citizens of Highland Heights, Kenter said he has received many calls from residents in favor of annexation.

"A majority of the residents feel the university and the city should become one," Kenter said.

"However, I did receive a Jan. 29 note page and a Feb. 4 postcard from citizens not in favor of the annexation."

Kenter applauded Boothe's letter because it has stimulated community

interest and brought the annexation issue to the forefront. But he believes university representatives may have used unfair tactics to get signatures from the immediate residents located near NKU along Highway 1998.

Kenter said he believes a university representative told property owners the annexation would enable the city to move their driveways and put sidewalks in their yards.

Kenter said citizens must understand the city does not have the authority to ask property owners to move their driveways or to put sidewalks along state roads.

"We have no authority to do anything with state roads or the property located adjacent to these roads," Kenter said. "Only the state has that authority."

Kenter said he is also upset with the tactics used by the university in efforts to rezone the 7.2 acres of undeveloped land targeted for commercial development such as a hotel complex.

The property is currently zoned residential.

On Feb. 1, members of The NKU Foundation, the university and city officials conducted a preliminary meeting to talk about the possible construction of a road that would extend from Clara Drive to Nunn Drive, said Henry Pogue, chairman of development for The NKU Foundation.

Kenter said he believes the university is willing to cooperate in construction of a road desired by the city as long as the road will give access to the 7.2 acres of undeveloped land.

Hollister confirmed Kenter's statement on Saturday.

"Although a zoning change has not been placed on the agenda for the next Planning and Zoning meeting, rezoning changes for that land is being discussed," Kenter said.

Kenter said NKU recently offered to lease a portion of the property located behind the Alumni Reception Center, which sits on the 7.2 acres of land, to Thriftway for expansion of the parking lot and facility.

In order to lease the land and help Thriftway, the university will have to request a zoning change for the property, Kenter said.

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Galbraith Receives Student Support During NKU Visit

DIANE GOETZ
ASSISTANT MANAGING
EDITOR

Should marijuana become a legal cash crop in the Commonwealth of Kentucky? Lexington attorney Gatewood Galbraith says yes.

Galbraith is a Democratic candidate for Kentucky governor. The issue of legalizing marijuana is what sets him apart from other candidates.

Galbraith came to NKU Feb. 5 to address students about issues facing them in the upcoming election.

Galbraith said the people of Kentucky are subjugated because of the poor living standards.

Kentucky is faced with tremendous problems today, Galbraith said. These problems include: a depressed rural and urban economy; finding new tax sources to fund needed changes in education and government services; over-crowded prisons; and industries which pollute air and water in the name of economic progress.

Galbraith wants to investigate every possible method of raising money for Kentucky to use to improve education, protect the environment and provide substantial healthcare for every Kentuckian.

If elected, Galbraith wants to: tax the ongoing marijuana market and kick the hard drug market out of Kentucky; place an international sweepstakes on the Kentucky Derby; and concentrate on locating intellectual and service-oriented corporations which do not pollute air, water and living space.

Galbraith also wants to see such education reforms as: mandatory testing of teachers and higher teacher salaries; a hot breakfast for all young school children, so they will be more attentive; and teaching civics and government classes as early as third grade.

"People who don't know how government works become a pawn to it," Galbraith said.

Galbraith believes people should have a choice to live however they want, said Brian Taylor, president of NKU Young Democrats.

"He is pro-choice on about any issue," Taylor added.

"I was very impressed with Galbraith's speaking ability as well as his student support and following," said Michelle Deeley, captain of the NKU speech team. "It was one of the most successful campaign rallies on this campus."

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'Tell Them You Love Them,' Vet Says

DAVID DOWNARD
ASSOCIATE EDITOR

Vietnam veteran Darrell Humphrey praises the extensive media coverage of Operation Desert Storm but questions the United States government's limited release of information.

"The media coverage is great, and the war issue is up front," Humphrey said.

"We're fighting for oil and the economy, not freedom," he said. "At least this war is being fought for a purpose."

Humphrey of Covington is a former NKU student who served three tours of duty in Vietnam.

He spoke to two sociology classes Feb. 7 comparing and contrasting the Vietnam War and Operation Desert Storm.

Humphrey said he still does not know if there was a purpose for the Vietnam War.

"We fought from 1959 to 1975," he said, "and then we got up and walked out."

Humphrey believes the United States would have won in Vietnam if it would have cut supply routes like the U.S. troops are trying to do to Iraq's troops.

"If a man can't eat, he can't fight," Humphrey said.

He said the Persian Gulf crisis is a different type of war because there is no place to hide.

"In the jungle, I could stand 10 feet away from a trail and watch the Vietnamese walk by," Humphrey said.

As a result of the barren space, Humphrey believes there will be a significant number of United States casualties.

He said he hopes his prediction is wrong.

"President Bush said this won't be another Vietnam, and the war will end in a few months," Humphrey said. "That is exactly what the government told us in 1965 when President Johnson escalated the conflict."

Humphrey cited the extension of tours

of duty to two years as a sign the United States will be in the Middle East longer than the government said.

Humphrey also questioned the reports of U.S. casualties.

He said before the war started there were 49 reported deaths related to accidents.

"Now, after 23 days of war, 11 U. S. troops' deaths have been confirmed,"

imagine" what the Iraqis are doing with women POWs.

After leaving and returning to the room, an unidentified man in the class asked Humphrey, "You say you don't know any prisoners of war?"

Humphrey said "No" and the man replied, "You do now."

The unidentified Vietnam veteran said he and several other soldiers were in a

Coming Home

Humphrey talked of coming home from war.

He said every soldier has to deal with coming back to the states in his own way.

Withdrawal from society was Humphrey's answer.

He said he did not know how to deal with the anti-war protests.

"I'll defend anyone's right to say what they feel," Humphrey said, "but they should consider other people's feelings."

"I got spit on for defending the country," he said. "You have to remember, the military is a job, and people have to do their jobs; nobody really wants to be there."

"Don't protest the soldiers; protest the cause."

Although Humphrey believes in freedom of speech, he said the United States flag should not be desecrated.

"It (the flag) got me through the war, and I hope it will give the troops something to live for," he said. "Don't take one's symbol away."

Love and Understanding

Humphrey said love and understanding are the two most important things to help troops get back into the mainstream of society.

"If they (returning troops) don't want to talk about the war, don't bother them," he said.

"Tell them you love them; we (Vietnam veterans) weren't loved."

Humphrey said he wanted love but did not know how to get it, and people in the United States did not know how to give it.

"We were labeled war-mongers who smoked dope, drank and killed people," he said.

"The people didn't really hate us; they just didn't know us."

Humphrey left the service thinking he could get a job with the government but never got it.

"In fact, I am still waiting on it," he said.



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Humphrey said. "I don't believe it."

Humphrey said although he does not know any prisoners of war, he feels deeply for the United States POWs.

He said televised statements of the Air Force pilots are prime examples of mistreatment by the Iraqis.

"I find it hard to believe every pilot suffered black eyes from a plane crash," he said.

He said he "can't even begin to

Vietnamese POW camp for nine days before troops came in and rescued them. He said they were given water but not food.

Humphrey said he enlisted for two extra tours because "that was one spot a kid didn't have to fill."

"On my last tour I was considered ancient and acted as everyone's mother," Humphrey said. "I tried to keep them from going home in a body bag."

Business News

D.C. HALL

1990 NKU GRADUATE

In the last two weeks, we set a goal for explaining how time will turn a small savings into big money. We also explored the need for budget and saving habits. We created a character, CS (college student), who is about 21 years old and able to save at least \$477.36 annually. In this final installment, we are going to see a rough lifetime financial plan that will show how time can turn a savings habit into more than a million dollars.

The included chart reflects the work of a very simple spreadsheet program. It is made up of six columns showing the compounding interest machine in action. The column headings are as follows:

Year: Year is age of CS. If CS saves the desired amount by year's end, CS will be 22 when the initial deposit is made; thus, this worksheet starts at age 22. If you are younger than 22, you have more time to generate more money. Otherwise, you can set up your

own spreadsheet (or get someone to set it up for you) and work out your own schedule. I encourage you to set up this model and experiment with various contribution amounts; you'll be amazed at the effects of time on money.

Contribution: This column reflects the amount that must be put into the machine to get the desired results. You will notice as you move down the column the numbers increase; this model assumes you are able to secure annual income increases through raises, pro-

motions or other opportunities. Consider this column the amount you have to come up with annually.

Total: Total is equal to the number in the ending column plus this year's contribution. In the first year there is no ending, so it is simply the contribution amount. In the second year, total is equal to \$496.45 plus \$477.36.

Rate: Rate remains relatively fixed over the course of the cycle. In reality, rates will fluctuate, so an average rate is

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The Money In Time

Business from page 2

estimated. During the first two years, it is assumed an investment such as a certificate of deposit (CD) is not available unless you have at least \$1,000 to invest. This is why rate is at 4 percent, while your money is getting to this point but jumps to 8 percent in the third year.

Interest: Interest is the amount in the total column multiplied by the percentage under rate. In the second year, interest is equal to \$973.81 multiplied by 4.00 percent. This is the amount that the bank will add annually.

Ending: Ending is equal to the amount in the total column plus the interest. The total column reflects the amount at the start of the year. Interest will be paid at the end of the year. Thus, the ending number shows how much you have after interest is given to you, but before your new contribution is made.

Many points within the machine are boldfaced. They are observations that should be mentioned. The first such point is rate on the year 24 row. This is the point when the savings account has more than \$1,000 and should be able to get a CD at around 8 percent. Not all banks require this guideline, so call around and see what they are willing to do; perhaps you can get something greater than a savings account interest rate the first year. We assume CS is conservative, wants a guaranteed rate of return and is scared to death of investments such as stocks.

Working downward, the next highlighted point is in year 25 when contribution more than doubles. This assumes CS will graduate college at 24 and secure something better than minimum wage. Many students can earn four-year degree by age 22 and can start their careers at this point. The number \$1,188.00 is calculated under the assumption CS gets a position at \$18,000 annually and deductions will equal about 34 percent of this income. CS is still saving only 10 percent of annual net (\$18,000 * .66) * .10).

CS works a few years getting small increases annually. In year 28, another significant increase in contribution occurs. CS gets married. The two combine incomes and are so excited about the potential of this machine that they raise their contribution percentage to 15 percent. It is assumed each is now earning approximately \$26,000 per year; giving 40 percent to deductions and saving 15 percent of net income (((\$26,000 * 2) * .60) * .15).

From age 28 until retirement, it is assumed that CS and spouse are able to earn only increases in income. No more significant increases in the contribution column occur. Note that people around this age do not always settle for this. They have many methods of generating more income; some people might start a business on the side, take a second part-time position or move to a new job. We do not let CS or spouse do this to keep the numbers conservative.

Other points of interest in the spreadsheet should be covered. The number under total in year 37 is significant due to federal banking law. Up to this point, CS and spouse could be pouring the total every year into one CD at one bank. However, you have probably noticed in bank publications the phrase "deposits insured to \$100,000." If CS and spouse leave all of their money in one bank, they will exceed the Federal Deposit Insurance Corporation or Federal Savings & Loan Insurance Corporation limit. Having too much money to put in one bank is not such a bad situation (pretty desirable actually), and this problem is easily solved. Go to an unrelated bank or Savings & Loan and get another CD, treasury bill or whatever exists at the time. Explain the situation to verify that you can deal with this institution and get coverage for your next \$100,000. Each time you get close to \$100,000 you will need to find another

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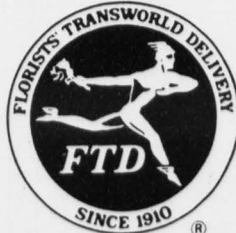
Year	Contribution	Total	Rate	Interest	Ending
22	\$477.36	\$477.36	4.00%	\$19.09	\$496.45
23	477.36	973.81	4.00%	38.95	1012.77
24	501.23	1513.99	8.00%	121.12	1635.11
25	1188.00	2823.11	8.00%	225.85	3048.96
26	1247.40	4296.36	8.00%	343.71	4640.07
27	1309.77	5949.84	8.00%	475.99	6425.83
28	4680.00	11105.83	8.00%	888.47	11994.30
29	4914.00	16908.30	8.00%	1352.66	18260.96
30	5159.70	23420.66	8.00%	1873.65	25294.31
31	5417.69	30712.00	8.00%	2456.96	33168.96
32	5688.57	38857.53	8.00%	3108.60	41966.13
33	5973.00	47939.13	8.00%	3835.13	51774.26
34	6271.65	58045.91	8.00%	4643.67	62689.58
35	6585.23	69274.81	8.00%	5541.98	74816.79
36	6914.49	81731.28	8.00%	6538.50	88269.79
37	7260.22	95530.00	8.00%	7642.40	103172.40
38	7623.23	110795.63	8.00%	8863.65	119659.28
39	8000.00	127659.28	8.00%	10212.74	137872.02
40	8000.00	145872.02	8.00%	11669.76	157541.78
41	8000.00	165541.78	8.00%	13243.34	178785.13
42	8000.00	186785.13	8.00%	14942.81	201727.94
43	8000.00	209727.94	8.00%	16778.23	226506.17
44	8000.00	234506.17	8.00%	18760.49	253266.67
45	8000.00	261266.67	8.00%	20901.33	282168.00
46	8000.00	291680.00	8.00%	23213.44	313381.44
47	8000.00	321381.44	8.00%	25710.52	347091.95
48	8000.00	355091.95	8.00%	28407.36	383499.31
49	8000.00	391499.31	8.00%	31319.94	422819.25
50	8000.00	430819.25	8.00%	34465.54	465284.79
51	8000.00	473284.79	8.00%	37862.78	511147.58
52	8000.00	519147.58	8.00%	41531.81	560679.38
53	8000.00	568679.38	8.00%	45494.35	614173.74
54	8000.00	622173.74	8.00%	49773.90	671947.63
55	0.00	671947.63	8.00%	53755.81	725703.44
56	0.00	725703.44	8.00%	58056.28	783759.72
57	0.00	783759.72	8.00%	62700.78	846460.50
58	0.00	846460.50	8.00%	67716.84	914177.34
59	0.00	914177.34	8.00%	73134.19	987311.52
60	0.00	987311.52	8.00%	78984.92	1066296.45
61	0.00	1066296.45	8.00%	85303.72	1151600.16
62	0.00	1151600.16	8.00%	92128.01	1243728.18
63	0.00	1243728.18	8.00%	99498.25	1343226.43
64	0.00	1343226.43	8.00%	107458.11	1450684.54
65	0.00	1450684.54	8.00%	116054.76	1566739.31
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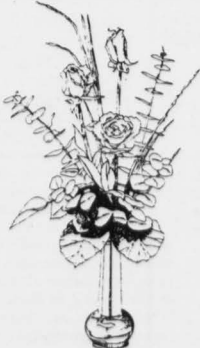
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Opinion

War Hits Home When Family Involved

TOM HANDORF
MANAGING/FEATURES
EDITOR

I remember laughing at Todd, my younger brother, three years ago when he told me he was going to train as an Army combat engineer.

"I'm sure that'll come in handy," I said. "What are you going to do? Blow up Cleveland?"

Now when I look back on that wisecrack, I feel sorry I ever said it.

Todd, 21, completed his duty in early August, about the same time U.S. troops drew their imaginary line in the sand in the Persian Gulf. My family and friends were all concerned he would get caught up in the crisis and not be able to come home.

He came home, but he thought it wouldn't be for long. During his time in the Army, a lot of things changed. He was stationed in Darmstadt, Germany, when the wall of oppression came tumbling down and the outlook for world peace seemed to come into its own.

But that was before Saddam Hussein and his Iraqi army took over Kuwait.

After hoping for Iraq's withdrawal from its peaceful neighbor, the prospect of war was high. When President Bush set a Jan. 15 deadline for Iraq's withdrawal, it seemed inevitable.

The swirling winds of war swept through the Persian Gulf region during the early morning hours of Jan. 16, wiping out numerous primary Iraqi positions and breaking the hearts of families with friends, relatives and children in Saudi Arabia.

My brother was pretty quiet about the war. He would sit in his small Erlanger apartment and watch the war unfold on CNN. He would give me insights on the war: what the battle plans were, what weapons are the most powerful and "nobody messes with the Patriot missiles."

Todd also knew he would get called back to duty. My mom, dad and grandma knew it. I knew it. The only problem was we didn't want to accept it.

"We'll tell them you don't live here anymore," my grandma would tell him. "You did your time. You can't go back. I'll tell them the letter got lost in the mail. They lose everything else."

Even I told him they wouldn't call him back.

"You can't go back," I said. "Who's going to bat third on the Horsemen (our softball team)?" I just wanted to make it easier on him. It didn't work.

The letter calling him back to active service arrived Jan. 25. He had to return to Ft. Leonard Wood, Mo., the following Thursday. All of a sudden, the war in the Persian Gulf was being fought in our front yard.

The war means much more to you when you're personally involved. You tend to follow it more closely, hoping for any clues that your loved ones are OK. I know how painful it must have been for families that already have loved ones in the front lines. It has to be hard on them. What about the soldiers returning in flag-covered caskets? How do their families feel? I know I share a little bit of their pain and remorse.

I supported the troops in the Gulf before war had erupted, but I haven't had to face it on this new, personal level. The prospect of my brother having to go to the front lines scares the hell out of me.

It's really hard to keep the feelings to myself.

Todd had six short days to tear down all he had built up over the past five months. He had to find a place to keep his new car, quit his job, give up his apartment, move all his belongings and say his goodbyes. I didn't know what to do.

The last week Todd was very quiet. I guess he was trying to get into a combat mind set. He wanted to phase everything else out and concentrate on the task at hand. There was no way I could ever know what he had to be going through, but it hurt me just the same. We had been through a lot together and formed a unique friendship.

Thursday finally rolled around and it was time for him to say goodbye to his family and friends. There wasn't much he could say or do. We all tried to act like it was a normal day, but I don't think we were fooling anyone. He could tell we were hurting inside.

As we sat in the airport, there was a lot of tension in the air. Time sat still for a while. The airport P.A. system kept reminding customers not to "agree to watch other people's bags," and "cars in the white zone would be towed away." This reminded us of the seriousness of terrorism in the United States, and the larger threat lying ahead for my brother.

We all sat in a daze. It was tough to say goodbye. Finally, they gave the last call for his flight. He got up and grabbed his carry-on bag. I walked over to him and shook his hand, all the while trying to fight back the tears.

"Take care of yourself, 2-1," I said, referring to his softball number. "I'll write you and let you know what's going on over here."

"I'll be back," he said. "You can count on it."

He said goodbye to my girlfriend, Stephanie, his friend Marty and Marty's girlfriend, Angie, and made his way over to my mom.

They embraced as tears rolled down my mom's face. I felt like crying too, but I didn't. He put his bag on the conveyor belt and kissed mom. With that, he began his slow trek down the hallway. He looked like he was hurting, but there was a gleam of confidence in his eye.

I went over to my mom and hugged her. She cried, "It's not fair!" I knew it wasn't, but what is? I looked her in the eyes and tried to cheer her up.

"He'll be back, mom," I said. "He's a Horseman, remember?" She laughed through the tears and went over to watch his plane leave.

We felt proud he could be fighting for our freedom, but we also felt deep sorrow

TODD on page 5



Writer Seeks Team Support

Dear Editor,

Since I find myself with "so much time on my hands," I decided to write a response to the attack on my letter.

I have one point to make: if anyone was offended by my letter, maybe they should go back and read it. If they did so, they would discover that I was not trying to "worry" about any student organization; I was simply trying to raise support for Northern's basketball teams. If a sense of paranoia came over anyone, I am sorry, but sometimes the problem is not only in the delivery, it could also be in the interpretation.

Because there are far more important things to worry about, I consider this matter dead and buried. It is a waste of time and thought. Go Norse!

Shelly Helmer

Protesters Care For Troops

Dear Editor,

With the start of war in the Persian Gulf has come criticism of those of us who choose to protest this war. There are many fallacies about protesters which I would like to clear up.

My own involvement with the anti-war movement came about when I realized that there was a large "credibility gap" between the democracy that I was taught in school and the "democracy" practiced by the United States government. For example, how could our government orchestrate the overthrow of a democratically elected president in Chile and then ignore the extermination of two million human beings in Cambodia two years later? Why are we abandoning sanctions so quickly in Kuwait yet allowing them "time to take hold" in South Africa? It seems that economic rather than moral principles motivates our government. It is therefore our quest for the universal application of democracy, not just when it is in United States economic interests, that motivates us. We simply will not accept the sacrificing of American lives to keep the Middle East open for corporate domination.

A misconception of the anti-war movement is that it must be against the troops if it is against the war—not true. The reason we demonstrate is for the troops. The soldiers in the armed forces are our brothers, sisters and friends. We want them home as badly as anyone else. We must ask though if the government is really for the troops? Why are there homeless veterans now? Why have veterans' claims for Agent Orange compensation been consistently denied up until now? What have the Richard Nixons of the world done for veterans? While the government tries to insulate itself from veterans, we average Americans feel the pain that veterans bring back with them. We don't want to see it happen to another generation. In 20 years, I don't want to have to take my kid to a damn wall in Washington and try to explain why all those name are up there. If we want to truly honor veterans, we must work to bring them home.

Some say protesting does no good. Tell that to African-Americans. Without the brave and peaceful protests of Martin Luther King, Jr. and others there might still be segregation in this country. Vietnam War protesters brought the war to an end sooner, saving countless American and Vietnamese lives. Protesting peacefully has proven to be an effective voice with a government that increasingly seems unwilling to listen to its citizens.

Finally, protesters may not be in such a minority after all. There has certainly been no rush to the Army recruiting offices lately. The very fact that the United States government must resort to a draft or reserve call-up to find people to fight its wars says a lot about the legitimacy of those wars. I've heard some express apprehension about a possible draft yet say they would go if called upon. If you are unsure about the validity of this war, you should not be willing to risk your life to fight it! Look beyond the emotional response to the flag and rationally study the issues. You may find that we are fighting for something other than "the American Way of Life."

K. Hedlund

Todd from page 4

that he had to leave once again.

The five of us stood there to watch the plane take off into the chilly night sky. A lot of things were left unsaid, but maybe it's better that way. I have confidence that he'll be taken care of. Someday, he'll be back home where he belongs.

As his plane taxied down the runway, I wondered if he knew how we felt. I just

want him to know we will support him through it all. We'll proudly fly the stars and stripes and wear our orange ribbons. We'll do all we can to show support not only for Todd but for every soldier fighting for freedom in the Persian Gulf. It's the least we can do.

Hurry home safe, Todd. Softball season is just around the corner.

Editor's Note: Due to lack of space, several columns have been excluded in this issue. "A Look Back" column and "NKU Ins And Outs" column will resume its regular format in the next issue of *The Northerner*.

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From SG To You

SG Looking For Students Serving In The Mid East

Dear Students,

SG is in the process of locating NKU students serving in the Middle East in order to send them campus literature. If you know of such a student, please contact the SG office at 572-5149. Also, any campus organization that would like to participate in this worthwhile project can leave a copy of a newsletter in the SG offices, University Center suite 208.

With the help of local school services, SG is sponsoring a campus-wide mentor program. This will enable NKU students to serve as a mentor to a student in a local high school or junior high. Any student interested in helping should contact SG.

Do you have any comments or complaints about NKU? Let us know on Gripe Day, Feb. 19 from 11 a.m. to 1 p.m. and 5 to 6:30 p.m. in the University Center lobby. After voicing your concerns to an SG representative, it will be channelled to the proper authorities.

Alcohol Awareness Week will be Feb. 25 through March 1. The program's general theme centers on the dangers of drinking and driving with special emphasis placed on the harmful effects of alcohol abuse. One of the reasons this event has been a success is the participation from campus organizations. If your organization would like to sponsor an event, please contact Jonathan Kollmann.

Sincerely,
Michelle Deeley
SG President

Students Learn About Europe's Changes

LESLIE C. FARRIS
NEWS EDITOR

At the end of 1992 a European common market will control nearly one-fourth of the world's economic output. James C. Davidheiser said this is an important reason for business majors to understand the European Community and study foreign languages.

"If we're not internationally competitive, we're going to be in trouble," he said.

Davidheiser, a foreign language professor who teaches a class on the European Community at University of the South in Swanne, Tenn., spoke to NKU students and faculty recently. The Department of Literature and Language sponsored his visit.

Davidheiser, who has studied the European Community in Germany, said the organization has 12 member countries: Belgium, Germany, France, Italy, Luxembourg, Netherlands, Denmark, United Kingdom, Greece, Ireland, Portugal and Spain.

Davidheiser advised business students to become fluent in a European foreign language. He also recommended reading the London Financial Times newspaper to keep informed on European Community news.

He explained the European Community, often called the "European common market," is a cooperative economic organization. The

organization's goal is to have an open market between its members beginning Dec. 31, 1992.

He described the common, or open market, as "a region without internal borders where there is free movement of goods, people, services and capital, according to the provisions of treaty."

He added "It's so goods can move around without duties."

When the common market becomes a reality, the European Community will have 23 percent of the world's economic output and 34 percent of the world's exports.

Davidheiser said there are several goals the European Community must meet before the 1992 deadline:

- **End duties and tariffs.** Davidheiser noted there are still some tariffs on personal goods.

- **A common currency for member countries.** Davidheiser said banks now use a European Currency Unit (ECU) for inter-agency transactions, but all Europeans do not yet use the currency.

- **No protectionism.** Davidheiser said there are no trade barriers, but agricultural subsidies still exist.

- **Cessation of border checks.** Davidheiser said there are only sporadic border checks, and member countries now issue European Community passports and drivers licenses to their citizens.

- **Standardization of products.** To help with product standardization, all

European Community countries have adopted the metric system of measurement.

- **Equal social welfare systems.** Davidheiser explained some European countries offer many more social welfare programs than others. If the borders are opened without equalizing these welfare systems, people from poor countries will swiftly immigrate to countries offering many social welfare benefits.

- **Similar tax rates.** Davidheiser said value added taxes (taxes added to the price of a product) vary in European Community countries from 12 to 28 percent. If borders are opened without similar tax rates, people will buy high-price items (such as cars) in the countries with the lowest taxes.

Davidheiser said Germany, especially since reunification, is the strongest country economically. Besides having the most consumers and exports, Germany has the largest trade surplus; most European Community members have a trade deficit.

"We think Europe is strong economically, but it's not," Davidheiser said. "Thrown all in together it's sound, though."

Despite its strong economy, Germany is not the leader of the new market economy.

"Germany is so scared everyone thinks they'll gain control or become nationalist that France is really in control of the

European Community," Davidheiser said.

He explained the work of the European Community is done by four groups.

- The 17-member European Committee makes all proposals and suggestions for legislation. All member countries have at least one delegate on the committee.

- The 12-member Council of Ministers meets to discuss and make recommendations on various issues. Membership on the council varies; each country sends its appropriate leader to the meetings. When agriculture is being discussed, each country sends its agricultural minister; when economics is the topic, countries send their economics ministers.

- The European Council meets biannually. The heads of state of each member country make up this council.

- The 518-member European Parliament is the legislative body of the European Community. Parliamentary elections are held every five years. No country can have more than 81 delegates in the parliament.

Davidheiser noted 50 political parties are represented in the Parliament. The Parliament is also divided into eight factions; groups of representatives from different countries who share economic philosophies.

"They don't sit with national groups," Davidheiser said. "They sit with factions. They conform on ideology, not on nationality."

Hey! The Fonz Talks About Today's Kids

MIKE BUNZEL
STAFF WRITER

Many of us grew up watching him, imitating him; he was "cool." With the snap of a finger he could summon a mob of girls; with a quick hit of his fist he could switch on the jukebox. He was The Fonz.

I saw Henry Winkler, the man behind the black leather jacket and slick hair Feb. 1, at the new Ervin J. Nutter Center on the Wright State University campus, along with several hundred others.

Some people, including myself, only knew Winkler through his portrayal of The Fonz. But as he started to give his speech, "Being Who You Want to Be," a different side of Winkler emerged.

That side was a lack of self-image of himself while growing up in New York City, Winkler said. Since the age of seven, he wanted to act; no one believed in him.

His parents and teachers, Winkler said, constantly told him he was lazy and not living up to his potential in school.

"But I had a dream, the need to act was

burning itself stronger and stronger into my brain," he said. "Was this possible? Could I reach my dream? I would always ask myself."

After graduating from Emerson College in Boston, Winkler was accepted into the Yale School of Drama.

He said he started his acting career in New York doing commercials and plays—anything that would help pay the rent. In 1973, Winkler decided a move to Hollywood would improve his career. Almost immediately upon arrival, he had his first audition at Paramount Studios.

"As soon as I walked in, every actor I admired was there auditioning for the same role," Winkler said. "I was so full of fear, but I kept telling myself to be me and do what I was trained to do."

On his birthday he received a call. He won the audition, and he was officially The Fonz.

After 11 years and 255 episodes, The Fonz was "very generous to me," Winkler said. "He put a roof over my head, and I

have lived comfortably ever since."

Since leaving the screen, Winkler put his knowledge to work as a director and producer. He is most noted for children's programming. His production of an after-school special, "All Kids Do It," won an Emmy for its sensitive look at teen age drunk driving.

However, what Winkler enjoys the most is his wife and three children. Winkler is determined not to let his kids go through the same self-image crisis he did while growing up.

"I am very concerned about the future of kids in this country," Winkler said. "They don't have a role model or voice to look up to."

Winkler said Americans do not listen and do not communicate with kids. Many kids today have an eroding self-image and are unsure of their future, he said.

Winkler said with gangs, drugs and environmental problems, many kids don't see themselves being around after they are 25, so they try to live their life before

then.

Winkler said technology has become more important than culture, but culture, lives forever as a part of our lives. It's there for future generations to learn about themselves and the past.

"We want everything as fast as a fast food burger," Winkler said.

Winkler provided some chilling statistics on today's children: 135,000 children go to school every day with a gun, and every 36 minutes a child is shot by a gun. More than 12 million youths live below the poverty line, he said.

To help children, Winkler founded the United Friends of the Children, a group to help youths' self-image and provide a positive outlook on life.

"We as individuals can make a difference by being open to where we are closed," Winkler said. "It's very hard to change your habits, but it is possible. Being who you want to be is the hardest, yet easiest, task on the earth; until we do it we will not reach our potential."

Annexation from page 1

"The Thriftway expansion is merely a crutch to get the entire 7.2 acres rezoned for commercial development," Kenter said.

Hollister said the university discussed the possibility of rezoning the entire 7.2 acres of land at the Feb. 1 meeting.

Hollister said the university is aware of Thriftway's problem and wants to rezone the property, including the property located south needed for the Thriftway expansion.

Although Pogue said the hotel was not discussed, Hollister said the hotel was mentioned as an example.

Kenter said once the land has been rezoned, the university could then use the land for economic development.

"The zone we are looking at would give the university the ability to build a hotel and office complexes," Hollister said.

The zoning change would have to be recommended by the Planning and Zoning Commission and receive a

majority vote from city council members.

Kenter said he believes many Highland Heights' residents will be upset with the construction of a hotel.

"There will be citizens who don't want a hotel," Kenter said. "But the university goes on with its own business and does what it feels like doing."

Kenter said he disagrees with the construction of a hotel. He would prefer the university use the property to provide an educational facility for the students.

"I know for a fact, classroom space is limited," Kenter said. "Therefore, I can't see using the property for commercial development instead of for an

educational facility."

Kenter said he also believes someone from the university could be responsible for a letter his employer, Kellogg Cereal Company, recently received concerning Kenter's involvement in the Thriftway expansion.

Kenter said the letter was postmarked at such an early date that only he and university officials were aware that the Thriftway expansion was being considered.

Kenter said he has requested to be removed from any involvement in the Thriftway expansion because his company does business with Thriftway.

Send early. Stay late.



Beat out the competition this Valentine's Day with some terrific strategy. Just call your FTD® Florist and send the FTD Flower Basket Bouquet. And to be sure your Valentine gets one, send it a day or two early. And she may ask you to stay late.



The Northerner

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Calendar

Wednesday, February 13, 1991



February 1991

Sun Mon Tue Wed Thu Fri Sat

					1 John Patterson, UC Theatre	2 Lady Norse vs. Univ. of Indianapolis UC All-Niter
3	4		6	7	8	9 Children's Film, "All Dogs Go To Heaven"
10	11 Coffee, Chase Law School		13	14 NKU vs. Southern Indiana Visor and Pom-pom Giveaway	15 Film Producer Zeinabu Davis	16 Fine Arts Sampler Weekend NKU vs. Kentucky Wesleyan College
17 Fine Arts Sampler Weekend	18 President's Day	19	20 International Coffee Hours	21 <i>Our Town</i>	22 Curator Bertha Callaway <i>Our Town</i>	23 <i>Our Town</i>
24 <i>Our Town</i>	25 Jazz Ensemble Concert	26 Coffee, AS&T <i>Our Town</i>	27 <i>Our Town</i> Speaker Patricia Russell McCloud	28 NKU vs. Ashland University <i>Our Town</i> Symphonic Winds Concert		

January 1991

S	M	T	W	T	F	S
		1	2	3	4	5
6	7	8	9	10	11	12
13	14	15	16	17	18	19
20	21	22	23	24	25	26
27	28	29	30	31		

March 1.

S	M	T	W	T	F	S
					1	2
3	4	5	6	7	8	9
10	11	12	13	14	15	16
17	18	19	20	21	22	23
24	25	26	27	28	29	30
31						



Adult Children Of Alcoholics Meeting

Tuesdays from 12:15 to 1:15 p.m.
Room 305 BEP.

Alcoholics Anonymous Meeting

Thursdays from 12:15 to 1:15 p.m.
Room 305 BEP.

W.A.V.E.

holds weekly meetings on Thursdays
from 2:30 to 4:30 p.m. in Room 116
(unless the paper attached to the
door reads 118) in the University Center.

Les causeries du lundi

Informal conversation in
French open to all interested
students, faculty, staff
and Francophiles at heart.

Every Monday, 2 to 3 p.m., LA 501.

For information, contact Barbara Klaw
or Gisele Lorient-Raymer at 572-5515 or 572-5531.

Brown Bag Readings

•open

- participation not necessary
- read from your favorite
author or original work
- fiction and poetry

Spend your lunch hour every
Tuesday from 12:30 to 1:30 p.m.
in LA 102.

C.S.A. Schedule

Wednesday, Feb. 13 at noon
Patrice Mohn-WXIX Channel 19
Situation manager.

Wednesday, Feb. 20 at noon
Rich Boehne-Scripts Howard.

Wednesday, March 6 at noon
Mike Sieranno.

Thursday, March 7 at 12:15 p.m.
Judy Clabes-Editor of The Kentucky Post.

Albright Health Center Holiday Hours

President's Day— Monday, Feb. 18,
Building: 1 to 9 p.m.
Pool: 2 to 7 p.m.

The Student Sociology Organization

will meet every Tuesday during the spring
semester at 3 p.m. in Landrum Hall, Room 206.

Come join the S.S.O. and be a part of a
consciousness-raising group of students who seek
to develop their critical thinking skills, as well as
provide support for students who want to learn
more about Sociology and the world around them.

Computer Science & Math Club

will meet Feb. 17
in the AS&T third floor lounge
at 6 p.m.

"Test-Taking/Test-Anxiety" Workshop

sponsored by Adult Student Services
of the A.C.T. Center:
Feb. 28 at 12:15 to 1:15 p.m. or 5 to 6 p.m.
Call 572-6374 for this free workshop,
for more information or to pre-register.

Blood Pressure Screening and Heart Information Booth

Feb. 14, 11 a.m. to 1 p.m.
U.C. Lobby
sponsored by the Health Office.

The Media Services

study carrell area, 311 Landrum,
will be open on Saturdays
from 9 a.m. until 1 p.m.
If usage statistics show favorable
response, weekend hours
will be considered on a
permanent basis.

Assertiveness Workshop

Wednesday, Feb. 20 from noon to 1 p.m.
U.C. 303. Sponsored by A.C.T. Center.
Call 572-6374.

12-Step Program

An open support group for all who
work or who have an interest
in a 12 step program of recovery.
Mondays from noon to 12:50 p.m., BEP 301.
For information call Noreen at 572-6497.

Spring Semester Lab Hours

(AS&T 370 Only)

Monday-Thursday, 8 a.m. to midnight
Friday, 8 a.m. to 6 p.m.
Saturday, 10 a.m. to 5 p.m.
Sunday, 12 p.m. to 8 p.m.

Women's Prayer Group

Wednesdays from 12:15 to 12:45 p.m. BEP 301.
Led by Sister Janet Carr.
For information call 781-3775.

Spanish Conversation Hour

every Thursday at 3:05 p.m.
Landrum 535.
¡Bienvenidos todos!

HIV Testing

provided by the Northern Kentucky
Health Department
1st and 3rd Tuesday of each month,
noon to 4 p.m.
2nd and 4th Wednesday of each month,
9 a.m. to 1 p.m.
in the Health Office - UC 300.

AA Meeting

Every Sunday at noon in
the Newman Center— back of building.
Open discussion.

Lady Norse Snap St. Joseph's Win Streak

Remain Atop GLVC

JOHN REITMAN
STAFF WRITER

RENSSELAER, Ind.—The Lady Norse basketball team dreamt what used to be the impossible dream in a less than sleepy atmosphere Saturday at St. Joseph's Alumni Fieldhouse.

Winless in their six previous trips to St. Joseph's, the 12th-ranked Lady Norse rallied to capture their first ever win at Rensselaer 72-69. The Lady Norse victory was St. Joseph's first loss at Alumni Fieldhouse in its last 39 home games.

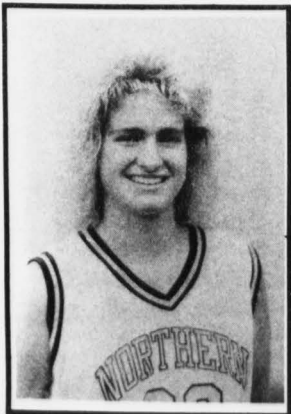
Winning at St. Joseph's was a goal NKU coach Nancy Winstel set for the team when practice officially started in October. It was a goal she set for herself, as well.

"I said I'd never retire until we beat St. Joe at St. Joe's," Winstel said. "I thought maybe I'd be 75-years-old by then."

The game was also important in that it kept the Lady Norse in first place in the Great Lakes Valley Conference. NKU holds a one-game lead over second place Bellarmine, who defeated Kentucky State 97-63 Saturday.

"We wanted to win this game so badly," senior guard Libby Moses said. "It was a long-term goal of ours, and this was our (the seniors) last chance to win here."

In a nip-and-tuck battle (the largest lead was five points by St. Joseph's early in the second half), one of the game's key plays occurred with 4:06 remaining in the game when sophomore Lori McClellan hit a three-point basket from the left side to put the Norse ahead 66-64.



Lori McClellan

After an NKU turnover and a layup by Jennifer Radosevic, which put the Pumas back up 69-68, NKU senior Christie Freppon took over in the game's final 60 seconds.

The Lady Norse (now 17-4 overall and 11-1 in the GLVC) looked past the raucous partisan crowd to take the lead for good, 70-69, on a 12-foot jump shot by Freppon with 55 seconds left.

Then at the 35 second mark, St. Joseph's Sloan Haughey, who led the Pumas with 17 points and eight rebounds, attempted an eight-footer from the baseline, which would have given the Pumas the lead. Freppon went high to block the shot and Paula Kline, who had eight assists, retrieved the ball for the Pumas, but then threw it away with 23 seconds left.

On the ensuing possession Freppon was fouled and went to the free-throw line with NKU still ahead by one.

"She wants to be in that situation," Winstel said. "I have a lot of confidence in whoever is out there. But I think if I had to pick someone, it's her I want in that situation."

St. Joseph's coach, Keith Freeman, then called a timeout to try to ice Freppon.

"I like it when teams call timeouts," Freppon said. "It lets me catch my breath."

When Freppon went back to the line she was staring into the "Puma Pound," made up of less-than-sportsmanlike St. Joseph's football players, students and other various Northern Indiana farmhands.

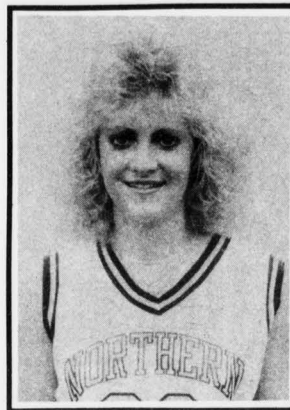
The first shot struck hard off the front of the rim and bounced high into the air before finally falling through the net. Freppon's second free throw touched nothing but the nylon of the net icing the game for NKU. This caused the St. Joseph's fans to finally find their seats, and brought the Lady Norse bench to a position in which they had been most of the night. Standing and screaming.

"I just focused on the rim," Freppon said. "I didn't look at anything else."

Trailing by one point at the half, the Lady Norse man-to-man defense was unable to stop the inside game of the Pumas. This forced NKU to go to a zone in the second half. The effects were immediate as the Pumas (16-5 and 7-4) were unable to score from the low post.

"We weren't guarding anybody," Winstel said. "Switching to the zone was the key to the game."

The Lady Norse were led in scoring and rebounding by junior center Amy Middleton, who had 19 points and nine rebounds. She also had five assists and



Valerie Gaerke

five steals.

"This is one of the best games she's had so far," Winstel said. Freppon was also quick to give Middleton credit.

"She does a lot of things you don't get credit for," Freppon said. "She gets steals, gets rebounds and makes assists."

Junior Valerie Gaerke had 18 points for the Norse, 12 of which came in the first half.

"That's the greatest game she's had since she's been at Northern," Winstel.

The Lady Norse were confident and relaxed coming into this annual contest which previously would psyche them out.

"It used to be, 'Oh my God, it's St. Joe's again,'" Freppon said. "But now it's fun coming here."

"It's fun coming here," Moses said. "Especially when you win."

"The first time I came here as a freshman, I couldn't believe it," Middleton said. "We were pumped up this year. We were talking a lot about this game. It just feels good to show them (the St. Joseph's fans)."

"I got some good advice from (NKU assistant) Flora Fields," Winstel said. "She told me, 'Coach when you go to St. Joe's don't lose your cool. When you go into that gym you become a totally different person'. I tried to maintain composure. But I'm just hyper."

One reason the Norse were so relaxed was the fact that they have been focused on this game since October. Strangely enough, another reason was the team was an hour late arriving in Rensselaer, because of construction delays on the trip

from Romeoville, Ill., where the Norse had played Lewis University.

"Everyone was really focused and relaxed," guard Melissa Slone said. "There was no goofing off in warmups, because we had only one hour instead of two."

"We didn't have a lot time to stand around," Winstel said. "The girls tease me about getting to the games too early. They're probably right."

Freppon scored 27 points, on 10 of 21 shooting, to lead the Lady Norse to a 72-62 win over Lewis on Thursday.

McClellan scored 16 while Middleton added 12 points and 13 rebounds.

Lewis led at halftime 34-33, but NKU was able to outscore the Lady Flyers 39-28 in the second half. Northern controlled the boards by outrebounding Lewis 43-31.

Lewis is 3-9 in the GLVC.

Women's results

NKU (72)

McClellan 5-9 0-0 11, Levens 1-6 1-3 3, Middleton 8-13 3-4 19, Gaerke 9-17 0-0 18, Freppon 7-13 3-4 17, Slone 1-7 0-1 2, Schlarman 1-1 0-1 2. Totals: 32-68 7-12 72.

ST. JOSEPH'S (69)

Radosevic 1-6 0-0 2, Kline 1-4 0-0 2, Dobbels 8-17 0-0 16, Klemme 4-7 5-6 13, Haughey 8-15 1-1 17, Bishop 4-7 1-2 9, Glass 4-7 2-3 10. Totals: 30-63 9-12 69.

Halftime: St. Joseph's 40, NKU 39. Three-point goals: McClellan.

NKU (72)

Freppon 10-21 7-8 27, Gaerke 2-8 0-0 4, Middleton 5-15 2-2 12, Levens 0-3 2-2 2, McClellan 7-19 2-2 16, Slone 1-3 1-2 3, Moses 3-7 0-0 6, Schlarman 1-1 0-0 2. Totals: 29-77 14-16 72.

LEWIS (62)

Robinson 0-4 2-2 4, Richrath 6-11 0-0 4, Wayne 7-10 0-0 10, Eshoo 6-13 1-2 13, Hoving 4-6 1-2 9, Kanak 2-4 2-2 6, Wager 1-2 0-0 2. Totals: 26-50 6-8 62.

Halftime: Lewis 34, NKU 33. Three-point goals: Lewis-Richrath 4.

THE AMERICAN HEART
ASSOCIATION
MEMORIAL PROGRAM

American Heart Association

This space provided as a public service.

Long Road Trip Unkind To Norsemen

BRIAN NEAL
SPORTS EDITOR

RENSSELAER, Ind.—The NKU men's basketball team has developed a bad habit. Northern starts slow, makes a run and falls just short of victory.

It happened again at St. Joseph's on Saturday, in a Great Lakes Valley Conference game, as the Norse lost 91-90.

St. Joseph's started the game on fire and opened up a 11-1 lead before the Norsemen could even look at the scoreboard. St. Joseph's extended their lead to 27-10 midway through the first half.

Then, when it looked as if the blowout was on, NKU made a 15-6 run to cut the deficit to 40-33 at halftime. Northern shot 37 percent from the field in the first half.

"So many times you get far behind and make a run," said Northern coach Ken Shields, "but, something permeates you and you reach a state of relaxation. You don't want it to happen, but it takes a lot out of a team and then the other team is able to pull back in front."

In the second half, Northern used pressure defense to claw away at the lead and pulled within three, 53-50, on a basket by Jimmy Matthews with 13:00 left in the game.

Then St. Joseph's Mike Kosky took over. Kosky, a 6-foot-9 center, scored a game-high 23 points (18 of which came in the final 13 minutes) to push the Pumas' lead back to 12.

Even after winning their first conference road game in 13 tries last

weekend, the long road trip has taken its toll on the Norse.

"When you are on the road this long, you don't have a normal sync," Shields said. "But, basically we are not getting things done. We have several players who are playing below where they were, when we were successful (earlier in the season)."

The Pumas placed five players in double figures. Lowell Harper scored 19, Damone White 13, Rodney Gates 11 and Todd Grace 10.

Their third straight defeat drops Northern (10-11, 3-8) into last place in the GLVC, the same position it occupied last season.

Now, the Norsemen must lick their wounds and recover for Southern Indiana on Thursday and Kentucky Wesleyan on Saturday. Both games are at Regents Hall.

A bright spot for Northern was the play of Deron Blasingame, who came off the bench to score 13 points. David Marshall also scored 13.

Blasingame led Northern with 17 points in a 91-81 loss at Lewis University on Thursday. Greg Phelia added 16.

Men's results

NKU (81)

Matthews 5-11 0-0 13, Marshall 2-7 2-3 6, Svoboda 2-4 4-4 8, Pangallo 2-10 2-2 6, Phelia 6-12 2-2 16, Blasingame 7-12 2-3 17, Shea 1-2 0-0 2, Brown 2-3 2-2 6, Blank 1-1 0-0 3, Tevis 1-2 0-0 2, Russell 1-2 0-0 2. Totals: 30-71 14-16 81.

LEWIS (91)

Aigner 6-11 2-2 14, Rombach 5-10 5-5 15, Aroko 1-3 0-0 2, Harris 7-10 14-14 31, Powell 3-7 6-6 12, Pendergrass 1-1 4-5 6, Kilo 0-1 1-1 1, Clay 3-4 2-2 8, Piscia 1-1 0-0 2. Totals: 27-49 34-38 91.

Halftime: NKU 36, Lewis 36. Three-point goals: NKU-Matthews 3, Phelia 2, Blasingame, Blank. Lewis-Harris.

NKU (80)

Pangallo 0 2 2, Campbell 2 0 4, Blasingame 5 2 13, Wilhoit 1 0 2, Phelia 4

0 10, Marberry 0 4 4, Matthews 6 0 12, Shea 1 0 2, Brown 1 0 2, Tevis 1 0 2, Svoboda 5 0 10, Marshall 4 5 13, Russell 2 0 4. Totals: 29 19 80.

ST. JOSEPH'S (91)

Grace 5 0 10, Smith 3 0 7, Kosky 7 9 23, White 4 5 13, McGuff 0 2 2, Gates 4 3 11, Scheidler 3 0 6, Harper 9 1 19. Totals: 35 20 91.

Halftime: St. Joseph's 40, NKU 33. Three-point goals: NKU-Blasingame, Phelia 2. St. Joseph's Smith.

Campus Crime

DIANE GOETZ

ASSISTANT MANAGING EDITOR

Four NKU students were injured in a two-car collision Tuesday evening, Feb. 5 on Kenton Drive, Department of Public Safety officials reported.

The students were taken to local hospitals. Two of them were admitted for multiple injuries, Lt. Don McKenzie said.

One vehicle crossed over the center line and was hit by an oncoming vehicle causing the accident according to statements and one eye witness, McKenzie said.

He also said the entire front end of one car was caved in. He noted excessive speed was a factor in the accident.

Another accident occurred Feb. 6 when two cars collided between Nunn and University drives, spinning one vehicle in a 360-degree turn, McKenzie said.

McKenzie said seat belts were used in both accidents and reduced injuries. "That was surely a plus in saving the students from injury," McKenzie added.

The university tends to have more accidents in the winter caused by fog, ice and steamy windows, said McKenzie. The majority of these accidents are "little fender benders."

Since McKenzie has been at the university, he has seen no fatalities from a traffic accident.

McKenzie advised students to observe speed limits, use seat belts and make sure their windows are clear before they begin driving.

Jan 24 - 30 Public Safety Reports

A female faculty member reported the theft of her briefcase valued at \$20. The briefcase was stolen at it was left unattended next to the victim's vehicle parked in lot B.



Sgt. Charlene Schweitzer

For the last five years, Sgt. Charlene Schweitzer has been the supervisor on the third shift for the Department of Public Safety. She began her career with public safety as a dispatcher in Dec. 1979. Schweitzer was promoted to a public safety officer in 1980. From June 1984 to Jan. 1985, she served as acting sergeant. In January 1985, she was promoted to the full rank of sergeant.

Schweitzer is involved in community activities in the Northern Kentucky area including: Job's Daughters; a five-year volunteer with the Cold Spring Fire Department; two-year volunteer with the Silver Grove Fire Department; Episcopal Church Women; and Gold Wing Road Riders Association. Her activities at NKU include: University Foundations fund raiser; Staff Congress picnic committee; 1988 Student Welcome Campaign; and chair of the Public Safety Peer Review Committee for new employees. She has also given several presentation on the role of women in law enforcement. Schweitzer has been a certified Emergency Medical Technician since 1978.



Chicken

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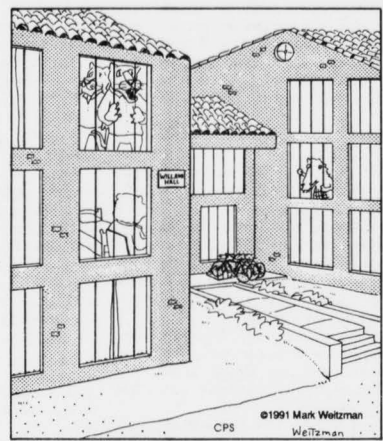


Mother Goose & GRIMM

by Mike Peters



ZOO U. by Mark Weitzman



CROSSWORD PUZZLE FUN

ACROSS

- A state: abbr.
- Myself
- Inclines
- Shaded
- Deputies
- Babylonian deity
- Motor
- Sun god
- To come to
- Depression
- Caudal appendage
- Singles
- Search for
- Watering place
- Checks
- Emerald sea
- Reversed: abbr.
- Tiny particle
- Walk
- Senior: abbr.
- Mast
- Leaks through
- Stroke
- Portico
- Challenge
- Send forth
- Story
- Concerning
- Forenoon
- Unproductive
- Symbol for tellurium
- Mend
- Concert
- Mends with cotton
- Printer's measure
- Brood of pheasants
- Reaper
- Brim
- Devoured

DOWN

- 14 Dinner course
- Arrow poison
- Amoeba's pen name
- Equal degree
- Eutectic: rarely
- Emmetts
- Outfits
- Soaks up
- Want
- Substances
- Fruit
- Lance
- Butted against
- Below
- Comely
- Compass point
- Agave plant
- Animated
- Former Russian ruler
- Verve
- Metal
- Half an em
- Organ of sight
- His partner
- Sign on door

PUZZLE SOLUTION

1	2	3	4	5	6	7	8	9	10
11	12	13	14	15	16	17	18	19	20
21	22	23	24	25	26	27	28	29	30
31	32	33	34	35	36	37	38	39	40
41	42	43	44	45	46	47	48	49	50
51	52	53	54	55	56	57	58	59	60
61	62	63	64	65	66	67	68	69	70

Business from page 3

friendly banking institution.

A second thing to notice in year 37 is the interest amount. Compare it to the contribution and you see that now the bank is throwing more into the machine than CS and spouse. This is when time starts to show its effect on your balance. Now contribution will begin to lose importance.

In year 39, an assumption begins under

contribution that income maturity has occurred. \$8,000 per year is the maximum CS and spouse can pour into the machine. They have gone about as far as they can in their companies, or their own business has maximized its annual income potential.

Until age 54, CS and spouse keep adding \$8,000 annually. Note what time is doing to their money now. At age 43,

the bank is adding more than double their contribution; at age 47, this will triple; and at age 50, it will quadruple. At the end of age 60, CS and spouse will become millionaires.

Before you dance all over your dorm room in financial glee, it would be good to point out one flaw to the miracle machine. Uncle Sam will want a piece of every dollar that the bank is giving you. It is taken on your 1040 tax form as interest income. Tax burdens exist in this case and you have to pay taxes on this income. Hopefully, by the time that you have to use part (and eventually all) of

your contribution to pay your taxes, the contribution really won't matter anymore—the later this happens, the better.

Many people in their early 50s are offered early retirement. If this happens to CS and/or spouse at age 54, they can add an annual interest income of almost \$50,000 to the company incentive and pension. If they work until age 65, the machine will generate more than \$100,000 per year every year.

The last two bold faced numbers are the sum of the contribution and interest rows. This is proof of the value of time, and why you should consider using it while you have the opportunity. For their entire lives, CS and spouse have had to come up with a little under \$200,000. They have used time to give them \$1,367,050.43. Time has generated almost seven (6.85) times more money than what CS and spouse could deposit. At the beginning of year 66, they have \$1,566,739.31. Imagine the comfortable retirement.

I encourage you to gain access to a spreadsheet like this one and experiment. See what time can do for you. Add as much as you can to the machine early and let time do the rest. The more time the machine gets to work on the money, the bigger the result will be. To illustrate this more effectively, if CS found an extra \$30,000 to put into the machine at various points in life, the ending result at retirement is:

Add \$30,000 at Age	Age 65 Ending
65	\$1,599,139.31
55	\$1,636,688.48
45	\$1,717,754.32
35	\$1,892,769.35
25	\$2,270,613.76

Putting off your contribution will dramatically effect the results when you are wasting the time you have. It is very clear in an example using a large dollar value. The \$30,000 at 65 will hardly impact the account; the \$30,000 at age 35 will add more than \$300,000 to your outcome. At this point in your life, time may be your biggest asset. Get started, get saving and have a great retirement.

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Page 14

The Northerner

Classifieds

Deadlines for ads and classifieds are Thursday at 3 p.m.

Wednesday, February 13, 1991

COMPUTYPE (Letter Perfect Typing) Term Papers, Resumes, Photo Copying, etc. Reasonable Rates 341-8313.

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INTERESTED IN SUMMER OR FALL STUDY IN ENGLAND? You can earn up to six hours of NKU credit during the summer, or a full-course load during the fall semester studying and traveling in England! For more information, contact the CCSB office in BEP 301 or call 572-6512.

PLANNING TO TAKE THE GRE? Get ready now with a GRE preparation course offered by the Learning Assistance Center and Community Education. Four sessions offered Saturdays from 9a.m. to 11 a.m. March 2, 9, 16 and 23. \$80.00 for four sessions; \$40 for two. \$20 materials fees. For more information, contact the center at 572-5475 or stop in at BEP 230.

MRS. MARILYN SHAVER Typing and editing. 441-4332.

YOU CAN EARN UP TO SIX HOURS OF NKU CREDIT traveling and studying in Britain this summer with NKU faculty for a surprisingly low cost! Interested? Come to an informational meeting on Wednesday, Feb. 13 in UC 108 at 12-1:30 p.m. and/or 5:30-6:30 p.m. For further information, stop by the CCSB office in BEP 301 or call 572-6512.

WIN A TRIP TO DISNEY WORLD distributing subscription cards at this campus. Good income. For information and application write to: Collegiate Marketing Services, 303 W. Center Ave, Mooresville, NC 28115.

SPRING BREAK TRAVEL SCOUT An I-75 exit guide lists major restaurants, service stations and hotels exit by exit from Michigan to Florida. Over 1,100 listings at 225 exits including McDonalds, Wendys, Shell and Holiday Inns. Only \$6.95. Remit to: The Wuest Group, P.O. Box 30158, Cincinnati, OH 45230.

STUDY MODERN IRISH LITERATURE IN THE EMERALD ISLE! Earn three NKU credit hours studying Yeats, Joyce, O'Casey and O'Connor. For more information on this low cost study program in Ireland (May 13-28) contact the CCSB office in BEP 301 or call 572-6512. Experience the culture of U2 and Sinead O'Connor!

ROOMMATE WANTED to share rented, furnished home in Lakeside Park. \$250 + utilities. Convenient to I-275. Call 331-3619.

MARK BUERGER: A belated congratulations to my favorite king! Love, Di.

PART-TIME EMPLOYEES NEEDED Mon-Fri. 2 p.m.-8 p.m. Located in Erlanger. One of our best clients needs bright, self-directed individuals to pick, pack and ship orders. No experience needed. Good attendance a must. Please contact ADIA immediately for an interview 283-0098.

BUD, Happy Valentines's Day! Love, Stacey.

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DEAR RACHEL AND LEISA, B-52's forever! Loveshack never! Love in ΔZ, Kelly.

I HEAR A ROAD TRIP TO CHICAGO! We won't go to Water-Tower Plaza!

CONGRATULATIONS to Mark Buerger and Phi Sig Alisa Dunn on being crowned Homecoming king and queen. Alpha Tau Omega.

A BIG THANKS to Christy and Shelly for the ATΩ banner they made, and we proudly hang in the University Center Lobby. Alpha Tau Omega.

CONGRATULATIONS to the ATΩ A-Team on their quick 3-0 start. To the B-Team, keep up the great effort; the wins will come sooner or later. PR.

MICHELLE WENTWORTH, Congratulations on your office. Don't let Tim step on your foot!! Love in ΔZ, YBS.

KELLY, Thanks for rescuing me from the loveshack! I couldn't find the door without you; keep the B-52's coming! Rachel.

FOUND: ONE RED PLAIN SCARF. Where: Ft. Wright. It's all in good fun! Relax! You need fun!

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