PTO Form 1960 (Rev 9/2007)

OMB No. xxxx-xxxx (Exp. x/xxxx)

Request for Reconsideration after Final Action

The table below presents the data as entered.

Input Field	Entered
SERIAL NUMBER	76628799
LAW OFFICE ASSIGNED	LAW OFFICE 110
MARK SECTION (no change)	
ARGUMENT(S)	

Request for Reconsideration

In response to the Office Action mailed July 2, 2007, relating to the above-captioned mark, Applicant, Scholarships.com, LLC, states as follows:

The Examining Attorney has made final her refusal to register Applicant's mark, SCHOLARSHIPS.COM, on the basis that the mark is highly descriptive and/or generic under Section 2 (e)(1) of the Lanham Act, and thus, that the evidence provided by Applicant showing that its mark has acquired distinctiveness is insufficient. Applicant respectfully disagrees with the Examiner's position. As set forth more fully below, Applicant's mark is not generic or highly descriptive. Additionally, Applicant's mark has obtained secondary meaning in the minds of the consuming public based on (i) Applicant's exclusive and continuous use of the mark in commerce for nearly ten (10) years, and (ii) the widespread recognition of Applicant's mark by its consumers and the online community. Accordingly, Applicant's mark is registrable under Sections 2(e)(1) and 2(f) of the Lanham Act.

I. **Prosecution History**

In an initial office action issued by the Examining Attorney, the Examining Attorney refused registration of Applicant's mark on the basis that the mark is merely descriptive. In response to such rejection, Applicant amended its application to seek registration of its mark under Section 2(f) of the

Trademark Act, asserting that its SCHOLARSHIPS.COM mark has acquired distinctiveness through Applicant's exclusive and continuous use of the mark in commerce for at least the five years prior to the filing date of the application. In response to Applicant's amendment, the Examiner refused Applicant's 2(f) claim based on her belief that the mark is generic and incapable of registration. As such, Applicant set forth extensive arguments refuting the Examiner's contention that SCHOLARSHIPS.COM is generic. In fact, the Examiner subsequently withdrew such rejection, conceding that Applicant's SCHOLARSHIPS.COM mark is not generic. However, the Examining Attorney maintained her refusal to register Applicant's mark, this time based on her belief that the mark is "highly descriptive." Applicant then provided arguments refuting the descriptiveness rejection and, in addition, provided the Examiner with an abundance of information demonstrating that Applicant's SCHOLARSHIPS.COM mark has, in fact, obtained secondary meaning. The Examining Attorney has now made final her rejection of Applicant's mark on the basis that the mark is "highly descriptive." Furthermore, in an unprecedented move and without providing any explanation or procedural basis, the Examining Attorney has also asserted a rejection of Applicant's mark on the basis that the mark is generic, notwithstanding her previous withdrawal of such rejection. As such, the Examiner contends that the evidence provided by Applicant in support of its 2(f) claim is insufficient.

However, for the reasons set forth herein, and in light of the additional facts and evidence submitted in support of this request for reconsideration, Applicant respectfully requests that the Examining Attorney now recognize: (1) that Applicant's mark is not generic, "highly descriptive" or "merely descriptive," and (2) that Applicant's mark has, indeed, acquired secondary meaning in the minds of the consuming public.

II. Applicant's Mark is Not Generic

As previously set forth in Applicant's office action response dated October 3, 2006, a mark is "generic" under Section 2(e)(1) of the Trademark Act, 15 U.S.C. 1052(e)(1), if it is the common, descriptive name of the product or service offered. Otokoyama Co. Ltd. V. Wine of Japan Import, Inc., 175 F.3d 266 (2nd Cir. 1999); Filipino Yellow Pages, Inc. v. Asian Journal Publications, Inc., 198 F.3d 1143 (9th Cir. 1999). In determining whether a mark is generic, courts consider two main factors: "First, what is the genus of the goods or services at issue? Second, is the term sought to be

registered ... understood by the relevant public primarily to refer to that genus of goods or services?" In re Dial-A-Mattress Operating Corp., 57 U.S.P.Q.2d 1807, 1810 (Fed. Cir. 2001) (citing H. Marvin Ginn Corp. v. International Ass'n of Fire Chiefs, Inc., 228 U.S.P.Q. 528, 530 (Fed. Cir. 1986)).

With respect to the first factor, the genus of the services in question is, in the broadest sense, "the provision of information," and, more specifically, "the provision of scholarship and financial aid information online." Next, we must analyze whether the term SCHOLARSHIPS.COM is understood primarily to refer to this genus of services. Applicant submits that there is no reasonable basis to conclude that the term SCHOLARSHIPS.COM is used by the general public primarily to refer to "the provision of information" or, more specifically, to mean primarily "the provision of scholarship and financial aid information online." Indeed, the Examining Attorney presents no evidence to the contrary. While the term "scholarships" may be "understood by the relevant public primarily to refer to" certain financial aid awards, it does not follow that SCHOLARSHIPS.COM is the generic term used to refer to information services such as Applicant's. The term SCHOLARSHIPS.COM, at most, may lead consumers to the conclusion that Applicant's goods or services are somehow related to scholarships, but it is not understood to primarily refer to information services. In other words, SCHOLARSHIPS.COM cannot reasonably be considered as the common name for providing information services. Accordingly, SCHOLARSHIPS.COM cannot reasonably be deemed generic as applied to the genus of services at issue here.

III. Applicant's Mark is Not "Highly Descriptive" or "Merely Descriptive"

Similarly, Applicant's mark is not "highly" or "merely" descriptive. A mark is "merely descriptive" under Section 2(e)(1) of the Lanham Act, 15 U.S.C. 1052(e)(1), if it immediately and directly conveys knowledge of the ingredients, qualities or characteristics of the goods or services with which it is used. In re MBNA America Bank, N.A., 340 F.3d 1328 (Fed. Cir. 2003), reh'g and reh'g en banc denied (Jan. 12, 2004); In re Bed & Breakfast Registry, 791 F.2d 157, 229 U.S.P.Q. 818 (Fed. Cir. 1986); In re Application of Quik-Print Copy Shops, Inc., 616 F.2d 523, 205 U.S.P.Q. 505 (CCPA 1980). A mark is "suggestive," however, if imagination, thought or perception is required to reach a conclusion as to the nature of the goods or services. Id.; In re Nalco Chemical Co., 228 U.S.P.Q. 972, 973 (TTAB 1986) (quoting In re C.J. Webb, Inc., 182 U.S.P.Q. 63 (TTAB 1974)).

For example, in Public Service Company of New Mexico v. Nexus Energy Software, Inc., 36 F.Supp.2d 436 (D. Mass. 1999), the District Court held that the term ENERGY PLACE is suggestive as used with providing information on energy efficient products. The Court found that although the term *suggests* the services are related to energy, the mark does not convey an "immediate idea of the ingredients, qualities, or characteristics of the services" offered under the mark. Id at 438. The Court also noted that various alternative terms are available for use by competitors to describe their competing services. Id at 439.

Although Applicant's SCHOLARSHIPS.COM mark may suggest that Applicant's services are related to financial aid awards, imagination, thought and perception are necessary to determine that Applicant is using its mark for information services. Furthermore, because Applicant owns the domain name registration for *scholarships.com*, such domain name is no longer available for registration by others. As such, there is no need for any third party other than Applicant to adopt the trademark SCHOLARSHIPS.COM. As with the mark ENERGY PLACE, Applicant's competitors are left with a variety of terms to describe competing goods and services.

IV. Prior Trademark Office Actions

Furthermore, the Trademark Office's prior actions support Applicant's contention that its mark is not generic or merely descriptive. The Trademark Office has registered a myriad of marks, which, applying the analysis of the Examining Attorney in this action, could be considered to be comprised of arguably "highly descriptive" and/or generic terms combined with top level domains. The following are examples of such marks (copies of the registration certificates from the USPTO register are submitted herewith and hereby made of record):

Mark	Reg. No.	Goods/Services	Owner
REALTOR.COM	2,291,873	Providing an online database which features information regarding real estate listings which are carried by the Applicant's members	National Association of Realtors
CAREERBUILDER.COM	2,862,544	Providing on-line personnel recruitment, personnel management information and job search information services; providing interactive computer database featuring recruitment and employment information, employment advertising, career	CareerBuilder, LLC

		information and resources, resume creation and posting, resume transmittal and communication of responses thereto via a global computer network	
ROULETTE.COM	2,197,730	Online computer entertainment services, namely, providing online computer games	Southern Farmland Corporation
SALARIESREVIEW.COM	2,593,132	Computer services, namely, providing salary information and pay comparison information over global computer networks to subscribers for employee or employer pay and salary planning	ERI Economic Research Institute, Inc.
THE LAWYER PAGES.COM	2,837,652	Providing online legal directories	The Lead Group, Inc.
FENCES FOR LESS.COM	2,997,126	Online retail store featuring goods and services in the field of fencing	Gary W. Ash
BUYBOXES.COM	2,766,032	Corrugated cardboard boxes; packaging materials, namely, paper for wrapping and packaging, shipping labels, plastic bubble wrap for packaging; markers	Buyboxes.com LLC
BUYCOSTUMES.COM	2,793,599	Costume and theatrical makeup; masquerade costumes and masks; and masquerade costumes, masks, wigs and props sold as a unit	Buyseasons, Inc.
BUYPRODUCE.COM	2,477,270	Electronic services via a website and a global computer network for facilitating the sale and purchase of produce between businesses	Buyproduce.com
BUYDOMAINS.COM	2,779,271	Hosting the web sites of others on a computer server for a global computer network	IGuide, Inc.
ACCIDENTATTORNEYS .COM	3,096,969	Advertising, marketing and commercial information services, via the Internet for legal service providers; designing websites for advertising and marketing purposes for attorneys and legal service providers	SWI Digital, Inc.
POLICEAUCTIONS.COM	2,982,431	Providing online information in the fields of internal revenue service auctions, private auctions, personal auctions, and pricing and bidding guidelines; providing online information in the fields of real estate foreclosures, government benefits, money grants, health and disability benefits, and unclaimed money	Vortal Group, Inc.
TRUCKTIRES.COM	2,943,158	Retail tire services provided via the Internet	BFS Retail and Commercial Operations, LLC
TEACHERINFO.COM	2,548,607	Educational services, namely, offering online seminars, courses, academic programs and workshops in the field of education and distribution of courseware and training materials in connection therewith; developing curricular	The Renaissance Institute, Inc.

		materials and course modules and manuals for teachers in the field of education	
CAREERPLANNER.COM	2,633,478	Providing online magazine and newsletters in the field of employment and career counseling; online consulting services in the nature of providing information via a website on a global computer network in the field of career counseling; online consulting services in the nature of providing online testing to determine employment skills via a website on a global computer network	Careerplanner.com, Inc.
BUSES.COM	2,526,294	Providing an online directory listing domestic bus companies	Buses.com, Inc.
NEWCARS.COM	2,478,709	Promoting the goods and services of others by providing links and online searching capabilities in the automotive industry to enable consumers to find new and pre-owned vehicle price quotes, to post used cars for sale, to purchase extended vehicle service plans and insurance, and to finance the purchase of vehicles via a web page on a global computer network	Classified Ventures, LLC
TEETIMES.COM	2,436,033	Scheduling services, namely, reservations for playing golf	Back9 Technologies LLC
VIRTUALWAGERING .COM	2,365,467	Entertainment services, namely, providing online casino and gambling computer games; and information in the fields of casino and gambling by means of a global computer network	Virtual Wagering, Inc.
PETSUPPLIES4LESS.COM	2,953,903	Online wholesale and retail store services for animal food, pet supplies and animal healthcare products in the nature of medication	Pet Supplies 4 Less, L.L.C.
FRUITS.COM	2,511,298	Website featuring information on fruits and fruit products, namely, recipes, nutritional information, and growing and harvesting information	Del Monte Fresh Produce B.V.
TOYDIRECTORY.COM	2,554,359	Business services, namely, providing information about toy wholesalers to enable retailers to locate sources of toys, and providing information about types of toys sold by manufacturers, wholesalers, and retailers, and providing information about toy retailers to toy wholesalers for leads	Toydirectory.com Inc.

Additionally, the Trademark Trial and Appeal Board has allowed registration of numerous marks containing the term "scholarship," with little or no Section 2(f) evidence, including the following:

Mark	Reg. No.	Goods/Services	Owner
ESCHOLARSHIP	3,161,741	Among other services, providing an online database of academic and scholarly publications and electronic publishing services	The Regents of the University of California
THURGOOD MARSHALL SCHOLARSHIP FUND	2,689,949	Among other goods and services, education related merit-based financial awards, college guides, colleges and universities research, studies and internships	Thurgood Marshall Scholarship Fund, Inc.

None of the marks referenced above are any less descriptive than Applicant's SCHOLARSHIPS.COM mark, yet the Trademark Office deemed them sufficiently distinctive to allow registration of such marks. Applicant respectfully submits that the Trademark Office would not have approved registration of any of these marks if they were generic or merely descriptive. Accordingly, the prior actions of the Trademark Office further bolster Applicant's argument that its mark is not merely descriptive and is, thus, registrable.

V. Applicant's Mark Has Acquired Secondary Meaning

Furthermore, Applicant's mark has become distinctive through Applicant's extensive and continuous use of SCHOLARSHIPS.COM in commerce for nearly ten years. In its office action response dated May 17, 2007, Applicant provided the Examiner with a plethora of information, accompanied by an affidavit signed by Applicant's Managing Director, evidencing that consumers recognize Applicant's mark as a source identifier as a result of Applicant's extensive use and promotion of its SCHOLARSHIPS.COM mark. The examining attorney has rejected this evidence as insufficient to establish that Applicant's mark has obtained secondary meaning.

While there are no precise guidelines for the type of proof necessary to establish secondary meaning, (Ralston Purina Co. v. Thomas J. Lipton, Inc., 341 F.Supp. 129, 133 (S.D.N.Y. 1972)), a number of factors have been found to indicate the development of secondary meaning or "acquired distinctiveness," including length of use of the mark, the amount and type of advertising of the mark and the amount of promotion to associate the mark with the goods. Id; see also In re Failure Analysis Associates, 1 U.S.P.Q. 2d 1144, 1146 (TTAB 1986). Thus, Courts have found that commercial use of a mark for extended periods of time, extensive advertising of goods in association with the mark, and substantial revenues under the mark are indicative of acquired distinctiveness. See, e.g., Failure

Analysis, 1 U.S.P.Q. 2d at 1147 (based on extensive publicity and use, the mark became distinctive of applicant's services and represented to prospective purchasers a single source of those services); The Great Scott Food Market, Inc. v. Sunderland Wonder Inc., 144 U.S.P.Q. 333 (TTAB 1965) (based on its advertising and sales, the mark BIG G was found to have acquired secondary meaning after six months use).

The Examiner indicates that the evidence provided by Applicant "demonstrates the success of applicant's information services, but not that relevant consumers have come to view SCHOLORSHIPS.COM as applicant's mark." Office Action, p. 5. The unique nature of the online information age, coupled with the trend toward providing goods and services via the world wide web, presents special challenges to the application of the traditional test of acquired distinctiveness. The factors that have been established in determining whether a mark has become distinctive as a source indicator are not adequate in circumstances where the relevant services are offered online. For example, factors such as the volume of Internet traffic on a website, and the number of registered users of an online service, may not be applicable to conventional businesses. Nonetheless, such factors are crucial in determining the overall success and market impression of an online business. Applicant's website generates an average of 15,000 unique visitors per day, 4000 of which register their personal information with Applicant. Such rates of traffic are largely a result of Applicant' aggressive marketing and promotion, and serve as substantial evidence of Applicant's success in associating its services with its SCHOLARSHIPS.COM mark.

Applicant submits with this response a supplemental Affidavit of Lawrence A. Gerber, Applicant's Managing Director (attached hereto as Exhibit A), which sets forth additional information evidencing that SCHOLARSHIPS.COM has obtained secondary meaning. In addition to Applicant's extensive use of its mark for nearly ten years, and in addition to the vast evidence previously provided by Applicant in its office action response dated May 17, 2007, Applicant submits that as a result of its extensive use of SCHOLARSHIPS.COM in commerce and its aggressive marketing campaign, the services offered under Applicant's SCHOLARSHIPS.COM mark generate over $5,000,000 a year in gross sales revenues. In fact, since Applicant first began promoting its mark, Applicant's gross sales revenues have grown annually by approximately thirty-five percent (35%). (See Affidavit of Lawrence

A. Gerber). Given that Applicant's sales revenues are generated by its advertisers, such as National City Student Loans, Bank of America, Amazon.com, U.S. Air Force ROTC, U.S. Air Force Academy and U.S. Navy among many others, such advertisers must be considered Applicant's primary customers. Accordingly, Applicant's considerable sales revenues, coupled with the consistent increase in such annual revenues, demonstrate that these major advertisers have come to view Applicant as the leading provider of scholarship and financial aid information, and thus, SCHOLARSHIPS.COM has become a source indicator of such services.

Additionally, large well-known institutions, such as the University of Phoenix and College Journal (provided by *The Wall Street Journal*), have partnered with Applicant to utilize Applicant as their exclusive provider of scholarship information. See Exhibit B. Similarly, Applicant forwards two mailings a year to high school guidance counselors and college/university financial aid administrators marketing its services, thus making SCHOLARSHIPS.COM recognizable to approximately 17,000 high schools and 7,000 colleges and universities nationwide. Therefore, it is clear that these institutions view SCHOLARSHIPS.COM as a source indicator of Applicant's information services pertaining to scholarships and other financial aid.

Furthermore, Applicant provides services outside of its Internet presence under its SCHOLARSHIPS.COM name and logo, and as a result, has solidified its presence under the SCHOLARSHIPS.COM mark. For example, Applicant is the chief sponsor of the annual conference of the National Scholarship Providers Association (NSPA), which is the only national organization dedicated to scholarship providers. Additionally, Applicant provides various editorial columns exclusively to NSPA to help its members learn how to best use free and reputable Scholarship services such as Applicant's. See Exhibit C. Furthermore, Applicant provides presentations and information sessions concerning applying for scholarships at the NSPA conference, as well as at similar conferences. Applicant also offers a newsletter under its SCHOLARSHIPS.COM name containing information about scholarships and financial aid. As such, consumers do not consider Applicant's SCHOLARSHIPS.COM mark to be merely a designation of its website address, but rather, recognize SCHOLARSHIPS.COM as the name of Applicant's business, and as the source of the services provided by Applicant.

Moreover, as set forth in the Affidavit of Lawrence A. Gerber, Applicant has been recognized in numerous popular media publications. For example, in an article entitled "Wouldn't a Big Scholarship Be Sweet?," published in the March 14, 2004 edition of *The Wall Street Journal*, Larry Gerber, founder of Scholarships.com LLC, is quoted providing advice regarding scholarship application essays. Similarly, the May 30, 2000 edition of the *Loredo Morning Times* also quotes Larry Gerber of Scholarships.com LLC in an article entitled "Going Online for College Money." In addition, an article entitled "Scholarships.com Reiterates Commitment to Honest and Reliable Financial Aid Practices," in which Paulina Mis, Director of Content at Scholarships.com LLC is quoted, was published in *Lexdon The Business Library*. See Exhibit D. This unsolicited media coverage further bolsters Applicant's argument that the public recognizes SCHOLARSHIPS.COM as the source of Applicant's premier scholarship information, and not merely as a website address.

Finally, it is not inconsequential to note that when a user enters the search term "scholarships" in a major online search engine, such as Google, Ask.com or MSN, Applicant's website is typically ranked number one or two in the list of natural search results (i.e., excluding any sponsored links). The fact that Applicant's website is one of the first "hits" provided by these major search engines further evidences that Applicant is considered one of the top sources for scholarship information services. Accordingly, this additional evidence in support of Applicant's 2(f) claim, combined with the evidence previously provided by Applicant in its office action response dated May 17, 2007, is more than sufficient to render Applicant's mark distinctive by way of Applicant's extensive and continuous use of its mark in commerce.

VI. Conclusion

In conclusion, Applicant's mark is neither generic nor "highly descriptive" or even "merely descriptive." Accordingly, Applicant's mark is registrable under Section 2(e)(1) of the Lanham Act. In addition, Applicant has provided more than ample evidence in support of its claim that its SCHOLARSHIPS.COM mark has become distinctive as a source indicator. Therefore, Applicant respectfully requests that the Examiner reconsider her rejection of Applicant's mark and allow registration of SCHOLARSHIPS.COM under Section 2(f) on the basis that the mark has acquired distinctiveness.

Applicant believes its mark is now ready for registration and respectfully requests such action. Applicant is simultaneously submitting under separate cover a Notice of Appeal to the Trademark Trial and Appeal Board.

EVIDENCE SECTION	
EVIDENCE FILE NAME(S)	
ORIGINAL PDF FILE	http://tgate/PDF/RFR/
ORIGINAL PDF FILE	http://tgate/PDF/RFR/
ORIGINAL PDF FILE	http://tgate/PDF/RFR/
ORIGINAL PDF FILE	http://tgate/PDF/RFR/
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ORIGINAL PDF FILE	http://tgate/PDF/RFR/
ORIGINAL PDF FILE	http://tgate/PDF/RFR/
ORIGINAL PDF FILE	http://tgate/PDF/RFR/
DESCRIPTION OF EVIDENCE FILE	Copies of certificates of registration made of record, Affidavit of Lawrence A. Gerber, and corresponding evidence.
SIGNATURE SECTION	
DECLARATION SIGNATURE	/baw/
SIGNATORY'S NAME	Becky A. Williams
SIGNATORY'S POSITION	Attorney of Record
DATE SIGNED	01/02/2008
RESPONSE SIGNATURE	/baw/
SIGNATORY'S NAME	Becky A. Williams

SIGNATORY'S POSITION	Attorney of Record
DATE SIGNED	01/02/2008
AUTHORIZED SIGNATORY	YES
CONCURRENT APPEAL NOTICE FILED	NO
FILING INFORMATION SECTION	
SUBMIT DATE	Wed Jan 02 21:08:13 EST 2008
TEAS STAMP	USPTO/RFR-38.115.176.132-20080102210813301774-76628799-410e44195f056b374c9bb656cc1245d1bcd-N/A-N/A-20080102204603284919

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OMB No. xxxx-xxxx (Exp. x/xxxx)

Request for Reconsideration after Final Action

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Application serial no. **76628799** has been amended as follows:

ARGUMENT(S)
In response to the substantive refusal(s), please note the following:

Request for Reconsideration

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The Examining Attorney has made final her refusal to register Applicant's mark, SCHOLARSHIPS.COM, on the basis that the mark is highly descriptive and/or generic under Section 2 (e)(1) of the Lanham Act, and thus, that the evidence provided by Applicant showing that its mark has acquired distinctiveness is insufficient. Applicant respectfully disagrees with the Examiner's position. As set forth more fully below, Applicant's mark is not generic or highly descriptive. Additionally, Applicant's mark has obtained secondary meaning in the minds of the consuming public based on (i) Applicant's exclusive and continuous use of the mark in commerce for nearly ten (10) years, and (ii) the

widespread recognition of Applicant's mark by its consumers and the online community. Accordingly, Applicant's mark is registrable under Sections 2(e)(1) and 2(f) of the Lanham Act.

I. Prosecution History

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However, for the reasons set forth herein, and in light of the additional facts and evidence submitted in support of this request for reconsideration, Applicant respectfully requests that the Examining Attorney now recognize: (1) that Applicant's mark is not generic, "highly descriptive" or "merely descriptive," and (2) that Applicant's mark has, indeed, acquired secondary meaning in the minds of the consuming public.

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CAREERBUILDER.COM	2,862,544	Providing on-line personnel recruitment, personnel management information and job search information services; providing interactive computer database featuring recruitment and employment information, employment advertising, career information and resources, resume creation and posting, resume transmittal and communication of responses thereto via a global computer network	CareerBuilder, LLC
ROULETTE.COM	2,197,730	Online computer entertainment services, namely, providing online computer games	Southern Farmland Corporation
SALARIESREVIEW.COM	2,593,132	Computer services, namely, providing salary information and pay comparison information over global computer networks to subscribers for employee or employer pay and salary planning	ERI Economic Research Institute, Inc.
THE LAWYER PAGES.COM	2,837,652	Providing online legal directories	The Lead Group, Inc.
FENCES FOR LESS.COM	2,997,126	Online retail store featuring goods and services in the field of fencing	Gary W. Ash
BUYBOXES.COM	2,766,032	Corrugated cardboard boxes; packaging materials, namely, paper for wrapping and packaging, shipping labels, plastic bubble wrap for packaging; markers	Buyboxes.com LLC
BUYCOSTUMES.COM	2,793,599	Costume and theatrical makeup; masquerade costumes and masks; and masquerade costumes, masks, wigs and props sold as a unit	Buyseasons, Inc.
BUYPRODUCE.COM	2,477,270	Electronic services via a website and a global computer network for facilitating the sale and purchase of produce between businesses	Buyproduce.com
BUYDOMAINS.COM	2,779,271	Hosting the web sites of others on a computer server for a global computer network	IGuide, Inc.
ACCIDENTATTORNEYS .COM	3,096,969	Advertising, marketing and commercial information services, via the Internet for legal service providers; designing websites for advertising and marketing purposes for attorneys and legal service providers	SWI Digital, Inc.
POLICEAUCTIONS.COM	2,982,431	Providing online information in the fields of internal revenue service auctions, private auctions, personal auctions, and pricing and bidding guidelines; providing online information in the fields of real estate foreclosures, government benefits, money grants, health and	Vortal Group, Inc.

		disability benefits, and unclaimed money	
TRUCKTIRES.COM	2,943,158	Retail tire services provided via the Internet	BFS Retail and Commercial Operations, LLC
TEACHERINFO.COM	2,548,607	Educational services, namely, offering online seminars, courses, academic programs and workshops in the field of education and distribution of courseware and training materials in connection therewith; developing curricular materials and course modules and manuals for teachers in the field of education	The Renaissance Institute, Inc.
CAREERPLANNER.COM	2,633,478	Providing online magazine and newsletters in the field of employment and career counseling; online consulting services in the nature of providing information via a website on a global computer network in the field of career counseling; online consulting services in the nature of providing online testing to determine employment skills via a website on a global computer network	Careerplanner.com, Inc.
BUSES.COM	2,526,294	Providing an online directory listing domestic bus companies	Buses.com, Inc.
NEWCARS.COM	2,478,709	Promoting the goods and services of others by providing links and online searching capabilities in the automotive industry to enable consumers to find new and pre-owned vehicle price quotes, to post used cars for sale, to purchase extended vehicle service plans and insurance, and to finance the purchase of vehicles via a web page on a global computer network	Classified Ventures, LLC
TEETIMES.COM	2,436,033	Scheduling services, namely, reservations for playing golf	Back9 Technologies LLC
VIRTUALWAGERING .COM	2,365,467	Entertainment services, namely, providing online casino and gambling computer games; and information in the fields of casino and gambling by means of a global computer network	Virtual Wagering, Inc.
PETSUPPLIES4LESS.COM	2,953,903	Online wholesale and retail store services for animal food, pet supplies and animal healthcare products in the nature of medication	Pet Supplies 4 Less, L.L.C.
FRUITS.COM	2,511,298	Website featuring information on fruits and fruit products, namely, recipes, nutritional information, and growing and harvesting information	Del Monte Fresh Produce B.V.
TOYDIRECTORY.COM	2,554,359	Business services, namely, providing information about toy wholesalers to enable retailers to locate sources of toys, and providing information about types of toys sold by manufacturers, wholesalers, and	Toydirectory.com Inc.

		retailers, and providing information about toy retailers to toy wholesalers for leads	

Additionally, the Trademark Trial and Appeal Board has allowed registration of numerous marks containing the term "scholarship," with little or no Section 2(f) evidence, including the following:

Mark	Reg. No.	Goods/Services	Owner
ESCHOLARSHIP	3,161,741	Among other services, providing an online database of academic and scholarly publications and electronic publishing services	The Regents of the University of California
THURGOOD MARSHALL SCHOLARSHIP FUND	2,689,949	Among other goods and services, education related merit-based financial awards, college guides, colleges and universities research, studies and internships	Thurgood Marshall Scholarship Fund, Inc.

None of the marks referenced above are any less descriptive than Applicant's SCHOLARSHIPS.COM mark, yet the Trademark Office deemed them sufficiently distinctive to allow registration of such marks. Applicant respectfully submits that the Trademark Office would not have approved registration of any of these marks if they were generic or merely descriptive. Accordingly, the prior actions of the Trademark Office further bolster Applicant's argument that its mark is not merely descriptive and is, thus, registrable.

V. Applicant's Mark Has Acquired Secondary Meaning

Furthermore, Applicant's mark has become distinctive through Applicant's extensive and continuous use of SCHOLARSHIPS.COM in commerce for nearly ten years. In its office action response dated May 17, 2007, Applicant provided the Examiner with a plethora of information, accompanied by an affidavit signed by Applicant's Managing Director, evidencing that consumers recognize Applicant's mark as a source identifier as a result of Applicant's extensive use and promotion of its SCHOLARSHIPS.COM mark. The examining attorney has rejected this evidence as insufficient to establish that Applicant's mark has obtained secondary meaning.

While there are no precise guidelines for the type of proof necessary to establish secondary meaning, (Ralston Purina Co. v. Thomas J. Lipton, Inc., 341 F.Supp. 129, 133 (S.D.N.Y. 1972)), a number of factors have been found to indicate the development of secondary meaning or "acquired distinctiveness," including length of use of the mark, the amount and type of advertising of the mark and the amount of promotion to associate the mark with the goods. Id; see also In re Failure Analysis

Associates, 1 U.S.P.Q. 2d 1144, 1146 (TTAB 1986). Thus, Courts have found that commercial use of a mark for extended periods of time, extensive advertising of goods in association with the mark, and substantial revenues under the mark are indicative of acquired distinctiveness. See, e.g., Failure Analysis, 1 U.S.P.Q. 2d at 1147 (based on extensive publicity and use, the mark became distinctive of applicant's services and represented to prospective purchasers a single source of those services); The Great Scott Food Market, Inc. v. Sunderland Wonder Inc., 144 U.S.P.Q. 333 (TTAB 1965) (based on its advertising and sales, the mark BIG G was found to have acquired secondary meaning after six months use).

The Examiner indicates that the evidence provided by Applicant "demonstrates the success of applicant's information services, but not that relevant consumers have come to view SCHOLORSHIPS.COM as applicant's mark." Office Action, p. 5. The unique nature of the online information age, coupled with the trend toward providing goods and services via the world wide web, presents special challenges to the application of the traditional test of acquired distinctiveness. The factors that have been established in determining whether a mark has become distinctive as a source indicator are not adequate in circumstances where the relevant services are offered online. For example, factors such as the volume of Internet traffic on a website, and the number of registered users of an online service, may not be applicable to conventional businesses. Nonetheless, such factors are crucial in determining the overall success and market impression of an online business. Applicant's website generates an average of 15,000 unique visitors per day, 4000 of which register their personal information with Applicant. Such rates of traffic are largely a result of Applicant' aggressive marketing and promotion, and serve as substantial evidence of Applicant's success in associating its services with its SCHOLARSHIPS.COM mark.

Applicant submits with this response a supplemental Affidavit of Lawrence A. Gerber, Applicant's Managing Director (attached hereto as Exhibit A), which sets forth additional information evidencing that SCHOLARSHIPS.COM has obtained secondary meaning. In addition to Applicant's extensive use of its mark for nearly ten years, and in addition to the vast evidence previously provided by Applicant in its office action response dated May 17, 2007, Applicant submits that as a result of its extensive use of SCHOLARSHIPS.COM in commerce and its aggressive marketing campaign, the

services offered under Applicant's SCHOLARSHIPS.COM mark generate over $5,000,000 a year in gross sales revenues. In fact, since Applicant first began promoting its mark, Applicant's gross sales revenues have grown annually by approximately thirty-five percent (35%). (See Affidavit of Lawrence A. Gerber). Given that Applicant's sales revenues are generated by its advertisers, such as National City Student Loans, Bank of America, Amazon.com, U.S. Air Force ROTC, U.S. Air Force Academy and U.S. Navy among many others, such advertisers must be considered Applicant's primary customers. Accordingly, Applicant's considerable sales revenues, coupled with the consistent increase in such annual revenues, demonstrate that these major advertisers have come to view Applicant as the leading provider of scholarship and financial aid information, and thus, SCHOLARSHIPS.COM has become a source indicator of such services.

Additionally, large well-known institutions, such as the University of Phoenix and College Journal (provided by *The Wall Street Journal*), have partnered with Applicant to utilize Applicant as their exclusive provider of scholarship information. See Exhibit B. Similarly, Applicant forwards two mailings a year to high school guidance counselors and college/university financial aid administrators marketing its services, thus making SCHOLARSHIPS.COM recognizable to approximately 17,000 high schools and 7,000 colleges and universities nationwide. Therefore, it is clear that these institutions view SCHOLARSHIPS.COM as a source indicator of Applicant's information services pertaining to scholarships and other financial aid.

Furthermore, Applicant provides services outside of its Internet presence under its SCHOLARSHIPS.COM name and logo, and as a result, has solidified its presence under the SCHOLARSHIPS.COM mark. For example, Applicant is the chief sponsor of the annual conference of the National Scholarship Providers Association (NSPA), which is the only national organization dedicated to scholarship providers. Additionally, Applicant provides various editorial columns exclusively to NSPA to help its members learn how to best use free and reputable Scholarship services such as Applicant's. See Exhibit C. Furthermore, Applicant provides presentations and information sessions concerning applying for scholarships at the NSPA conference, as well as at similar conferences. Applicant also offers a newsletter under its SCHOLARSHIPS.COM name containing information about scholarships and financial aid. As such, consumers do not consider Applicant's SCHOLARSHIPS.COM

mark to be merely a designation of its website address, but rather, recognize SCHOLARSHIPS.COM as the name of Applicant's business, and as the source of the services provided by Applicant.

Moreover, as set forth in the Affidavit of Lawrence A. Gerber, Applicant has been recognized in numerous popular media publications. For example, in an article entitled "Wouldn't a Big Scholarship Be Sweet?," published in the March 14, 2004 edition of *The Wall Street Journal*, Larry Gerber, founder of Scholarships.com LLC, is quoted providing advice regarding scholarship application essays. Similarly, the May 30, 2000 edition of the *Loredo Morning Times* also quotes Larry Gerber of Scholarships.com LLC in an article entitled "Going Online for College Money." In addition, an article entitled "Scholarships.com Reiterates Commitment to Honest and Reliable Financial Aid Practices," in which Paulina Mis, Director of Content at Scholarships.com LLC is quoted, was published in *Lexdon The Business Library*. See Exhibit D. This unsolicited media coverage further bolsters Applicant's argument that the public recognizes SCHOLARSHIPS.COM as the source of Applicant's premier scholarship information, and not merely as a website address.

Finally, it is not inconsequential to note that when a user enters the search term "scholarships" in a major online search engine, such as Google, Ask.com or MSN, Applicant's website is typically ranked number one or two in the list of natural search results (i.e., excluding any sponsored links). The fact that Applicant's website is one of the first "hits" provided by these major search engines further evidences that Applicant is considered one of the top sources for scholarship information services. Accordingly, this additional evidence in support of Applicant's 2(f) claim, combined with the evidence previously provided by Applicant in its office action response dated May 17, 2007, is more than sufficient to render Applicant's mark distinctive by way of Applicant's extensive and continuous use of its mark in commerce.

VI. Conclusion

In conclusion, Applicant's mark is neither generic nor "highly descriptive" or even "merely descriptive." Accordingly, Applicant's mark is registrable under Section 2(e)(1) of the Lanham Act. In addition, Applicant has provided more than ample evidence in support of its claim that its SCHOLARSHIPS.COM mark has become distinctive as a source indicator. Therefore, Applicant respectfully requests that the Examiner reconsider her rejection of Applicant's mark and allow

registration of SCHOLARSHIPS.COM under Section 2(f) on the basis that the mark has acquired distinctiveness.

Applicant believes its mark is now ready for registration and respectfully requests such action. Applicant is simultaneously submitting under separate cover a Notice of Appeal to the Trademark Trial and Appeal Board.

EVIDENCE
Evidence in the nature of Copies of certificates of registration made of record, Affidavit of Lawrence A. Gerber, and corresponding evidence. has been attached.
Original PDF file:
http://tgate/PDF/RFR/
Converted PDF file(s) (pages)
Original PDF file:
http://tgate/PDF/RFR/
Converted PDF file(s) (pages)
Original PDF file:
http://tgate/PDF/RFR/
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Converted PDF file(s) (pages)
Original PDF file:
http://tgate/PDF/RFR/
Converted PDF file(s) (pages)

SIGNATURE(S)
Declaration Signature
If the applicant is seeking registration under Section 1(b) and/or Section 44 of the Trademark Act, the applicant had a bona fide intention to use or use through the applicant's related company or licensee the mark in commerce on or in connection with the identified goods and/or services as of the filing date of

the application. 37 C.F.R. Secs. 2.34(a)(2)(i); 2.34 (a)(3)(i); and 2.34(a)(4)(ii). If the applicant is seeking registration under Section 1(a) of the Trademark Act, the mark was in use in commerce on or in connection with the goods or services listed in the application as of the application filing date. 37 C.F.R. Secs. 2.34(a)(1)(i). The undersigned, being hereby warned that willful false statements and the like so made are punishable by fine or imprisonment, or both, under 18 U.S.C. §1001, and that such willful false statements may jeopardize the validity of the application or any resulting registration, declares that he/she is properly authorized to execute this application on behalf of the applicant; he/she believes the applicant to be the owner of the trademark/service mark sought to be registered, or, if the application is being filed under 15 U.S.C. §1051(b), he/she believes applicant to be entitled to use such mark in commerce; to the best of his/her knowledge and belief no other person, firm, corporation, or association has the right to use the mark in commerce, either in the identical form thereof or in such near resemblance thereto as to be likely, when used on or in connection with the goods/services of such other person, to cause confusion, or to cause mistake, or to deceive; that if the original application was submitted unsigned, that all statements in the original application and this submission made of the declaration signer's knowledge are true; and all statements in the original application and this submission made on information and belief are believed to be true.

Signature: /baw/ Date: 01/02/2008
Signatory's Name: Becky A. Williams
Signatory's Position: Attorney of Record

Request for Reconsideration Signature
Signature: /baw/ Date: 01/02/2008
Signatory's Name: Becky A. Williams
Signatory's Position: Attorney of Record

The signatory has confirmed that he/she is an attorney who is a member in good standing of the bar of the highest court of a U.S. state, which includes the District of Columbia, Puerto Rico, and other federal territories and possessions; and he/she is currently the applicant's attorney or an associate thereof; and to the best of his/her knowledge, if prior to his/her appointment another U.S. attorney or a Canadian attorney/agent not currently associated with his/her company/firm previously represented the applicant in this matter: (1) the applicant has filed or is concurrently filing a signed revocation of or substitute power of attorney with the USPTO; (2) the USPTO has granted the request of the prior representative to withdraw; (3) the applicant has filed a power of attorney appointing him/her in this matter; or (4) the applicant's appointed U.S. attorney or Canadian attorney/agent has filed a power of attorney appointing him/her as an associate attorney in this matter.

The applicant is not filing a Notice of Appeal in conjunction with this Request for Reconsideration.

Serial Number: 76628799
Internet Transmission Date: Wed Jan 02 21:08:13 EST 2008
TEAS Stamp: USPTO/RFR-38.115.176.132-200801022108133
01774-76628799-410e44195f056b374c9bb656c
c1245d1bcd-N/A-N/A-20080102204603284919

Int. Cl.: 42

Prior U.S. Cls.: 100 and 101

Reg. No. 2,291,873

United States Patent and Trademark Office

Registered Nov. 16, 1999

SERVICE MARK
PRINCIPAL REGISTER

REALTOR.COM

NATIONAL ASSOCIATION OF REALTORS (ILLINOIS NOT-FOR-PROFIT CORPORATION)
430 NORTH MICHIGAN AVENUE
CHICAGO, IL 60611

FOR: PROVIDING AN ONLINE DATA BASE WHICH FEATURES INFORMATION REGARDING REAL ESTATE LISTINGS WHICH ARE CARRIED BY THE APPLICANT'S MEMBERS , IN CLASS 42 (U.S. CLS. 100 AND 101).

FIRST USE 11-0-1995; IN COMMERCE 11-0-1995.

OWNER OF U.S. REG. NO. 519,789.

NO CLAIM IS MADE TO THE EXCLUSIVE RIGHT TO USE ".COM", APART FROM THE MARK AS SHOWN.

SER. NO. 75-246,554, FILED 2-24-1997.

ANGELA LYKOS, EXAMINING ATTORNEY

Int. Cl.: 35

Prior U.S. Cls.: 100, 101 and 102

United States Patent and Trademark Office

Reg. No. 2,862,544

Registered July 13, 2004

SERVICE MARK
PRINCIPAL REGISTER

careerbuilder.com

CAREERBUILDER, LLC (DELAWARE LIMITED LIABILITY JOINT STOCK COMPANY)
8420 W. BRYN MAWR, SUITE 600
CHICAGO, IL 60631

FOR: PROVIDING ON-LINE PERSONNEL RECRUITMENT, PERSONNEL MANAGEMENT INFORMATION AND JOB SEARCH INFORMATION SERVICES; PROVIDING INTERACTIVE COMPUTER DATABASE FEATURING RECRUITMENT AND EMPLOYMENT INFORMATION, EMPLOYMENT ADVERTISING, CAREER INFORMATION AND RESOURCES, RESUME CREATION AND POSTING, RESUME TRANSMITTAL AND COMMUNICATION OF RESPONSES THERETO VIA A GLOBAL COMPUTER NETWORK, IN CLASS 35 (U.S. CLS. 100, 101 AND 102).

FIRST USE 11-1-1996; IN COMMERCE 11-1-1996.

OWNER OF U.S. REG. NOS. 2,082,443, 2,578,569 AND OTHERS.

THE MARK CONSISTS OF THE STYLIZED MARK CAREERBUILDER.COM WITH ALL LETTERS IN LOWER CASE AND THE WORD "CAREER" AND THE DOT OVER THE "I" IN THE WORD "BUILDER" IN THE COLOR ORANGE AND THE PHRASE "BUILDER.COM" IN THE COLOR NAVY.

SER. NO. 78-190,446, FILED 12-2-2002.

DAVID TAYLOR, EXAMINING ATTORNEY

Int. Cl.: 41

Prior U.S. Cls.: 100, 101 and 107

United States Patent and Trademark Office

Reg. No. 2,197,730

Registered Oct. 20, 1998

SERVICE MARK
PRINCIPAL REGISTER

roulette.com

SOUTHERN FARMLAND CORPORATION
(GEORGIA CORPORATION)
99 WEST PACES FERRY ROAD, NW, SUITE 200
ATLANTA, GA 30305

FOR: ON-LINE COMPUTER ENTERTAINMENT SERVICES, NAMELY, PROVIDING ON-LINE COMPUTER GAMES, IN CLASS 41 (U.S. CLS. 100, 101 AND 107).

FIRST USE 4-22-1997; IN COMMERCE 4-22-1997.

NO CLAIM IS MADE TO THE EXCLUSIVE RIGHT TO USE "ROULETTE.COM", APART FROM THE MARK AS SHOWN.

SER. NO. 75-325,569, FILED 7-16-1997.

ANGELA LYKOS, EXAMINING ATTORNEY

Int. Cl.: 42

Prior U.S. Cls.: 100 and 101

Reg. No. 2,593,132

United States Patent and Trademark Office

Registered July 9, 2002

SERVICE MARK
SUPPLEMENTAL REGISTER

SalariesReview.com

ERI ECONOMIC RESEARCH INSTITUTE, INC. (CALIFORNIA CORPORATION)
16770 N-E. 79TH
SUITE 104
REDMOND, WA 98053

FOR: COMPUTER SERVICES, NAMELY, PROVIDING SALARY INFORMATION AND PAY COMPARISON INFORMATION OVER GLOBAL COMPUTER NETWORKS TO SUBSCRIBERS FOR EMPLOYEE OR EMPLOYER PAY AND SALARY PLANNING, IN CLASS 42 (U.S. CLS. 100 AND 101).

FIRST USE 5-25-1999; IN COMMERCE 5-25-1999.

SER. NO. 75-786,497, FILED P.R. 8-27-1999; AM. S.R. 9-21-2000.

RICHARD A. STRASER, EXAMINING ATTORNEY

Int. Cl.: 35

Prior U.S. Cls.: 100, 101 and 102

United States Patent and Trademark Office

Reg. No. 2,837,652

Registered May 4, 2004

SERVICE MARK
PRINCIPAL REGISTER

LEAD GROUP, INC., THE (FLORIDA CORPORATION)
2514 HOLLYWOOD BOULEVARD, SUITE 303
HOLLYWOOD, FL 33020

FOR: PROVIDING ON-LINE LEGAL DIRECTORIES, IN CLASS 35 (U.S. CLS. 100, 101 AND 102).

FIRST USE 11-1-1999; IN COMMERCE 11-1-1999.

NO CLAIM IS MADE TO THE EXCLUSIVE RIGHT TO USE "LAWYERS PAGES", APART FROM THE MARK AS SHOWN.

THE MARK CONSISTS OF THE WORDS "THE LAWYERS PAGES" AND THE EXPRESSION "COM" FOLLOWED BY A LARGE PERIOD, TOGETHER WITH THE IMAGE OF A STACK OF PAPER, SAID WORDS APPEARING ON THE TOP PAGE OF THE STACK.

SER. NO. 76-234,356, FILED 4-2-2001.

RICHARD ALVES, EXAMINING ATTORNEY

Int. Cl.: 35

Prior U.S. Cls.: 100, 101 and 102

United States Patent and Trademark Office

Reg. No. 2,997,126

Registered Sep. 20, 2005

SERVICE MARK
PRINCIPAL REGISTER

FENCES 4 LESS .COM

ASH, GARY W. (UNITED STATES INDIVIDUAL)
P.O. BOX 2065
VALLEY CENTER, CA 92082

FOR: ON-LINE RETAIL STORE FEATURING GOODS AND SERVICES IN THE FIELD OF FENCING, IN CLASS 35 (U.S. CLS. 100, 101 AND 102).

FIRST USE 7-11-1996; IN COMMERCE 7-11-1996.

THE MARK CONSISTS OF STANDARD CHARACTERS WITHOUT CLAIM TO ANY PARTICULAR FONT, STYLE, SIZE, OR COLOR.

NO CLAIM IS MADE TO THE EXCLUSIVE RIGHT TO USE FENCES, APART FROM THE MARK AS SHOWN.

SEC. 2(F).

SER. NO. 78-349,621, FILED 1-8-2004.

LINDA E. BLOHM, EXAMINING ATTORNEY

Int. Cl.: 16

Prior U.S. Cls.: 2, 5, 22, 23, 29, 37, 38 and 50

Reg. No. 2,766,032

Registered Sep. 23, 2003

United States Patent and Trademark Office

TRADEMARK
PRINCIPAL REGISTER

BUYBOXES.COM

BUYBOXES.COM LLC (DELAWARE LIMITED LIABILITY COMPANY)
ONE BOSTON PLACE, 34TH FLOOR
BOSTON, MA 02108

FOR: CORRUGATED CARDBOARD BOXES; PACKAGING MATERIALS, NAMELY, PAPER FOR WRAPPING AND PACKAGING, SHIPPING LABELS, PLASTIC BUBBLE WRAP FOR PACKAGING; MARKERS, IN CLASS 16 (U.S. CLS. 2, 5, 22, 23, 29, 37, 38 AND 50).

FIRST USE 5-15-1999; IN COMMERCE 5-15-1999.

SER. NO. 75-980,979, FILED 5-8-2000.

SUSAN HAYASH, EXAMINING ATTORNEY

Int. Cls.: 3 and 25

Prior U.S. Cls.: 1, 4, 6. 22, 39, 50, 51 and 52

Reg. No. 2,793,599

United States Patent and Trademark Office

Registered Dec. 16, 2003

TRADEMARK
PRINCIPAL REGISTER

BUYSEASONS, INC. (DELAWARE CORPORATION)
1416 POPLAR DRIVE-STE F
WAUKESHA, WI 53188 ; BY ASSIGNMENT GETZ-MAJDOCH, INC. (DELAWARE CORPORATION)
WAUKESHA, WI 53188

FOR: COSTUME AND THEATRICAL MAKEUP, IN CLASS 3 (U.S. CLS. 1, 4, 6, 50, 51 AND 52).

FIRST USE 2-19-2001; IN COMMERCE 2-19-2001.

FOR: MASQUERADE COSTUMES AND MASKS; AND MASQUERADE COSTUMES, MASKS, WIGS AND PROPS SOLD AS A UNIT, IN CLASS 25 (U.S. CLS. 22 AND 39).

FIRST USE 2-19-2001; IN COMMERCE 2-19-2001.

SER. NO. 76-218,897, FILED 3-5-2001.

JERI J. FICKES, EXAMINING ATTORNEY

Int. Cl.: 35

Prior U.S. Cls.: 100, 101 and 102

Reg. No. 2,477,270

United States Patent and Trademark Office

Registered Aug. 14, 2001

SERVICE MARK
PRINCIPAL REGISTER

BUYPRODUCE.COM (CALIFORNIA CORPORATION)
29A TECHNOLOGY DRIVE
SUITE 100
IRVINE, CA 92618

FOR: ELECTRONIC SERVICES VIA A WEB SITE AND A GLOBAL COMPUTER NETWORK FOR FACILITATING THE SALE AND PURCHASE OF PRODUCE BETWEEN BUSINESSES, IN CLASS 35 (U.S. CLS. 100, 101 AND 102).

FIRST USE 10-4-1999; IN COMMERCE 10-4-1999.

SEC. 2(F) AS TO "BUYPRODUCE.COM".

SER. NO. 75-789,633, FILED 9-1-1999.

MICHAEL KAZAZIAN, EXAMINING ATTORNEY

Int. Cl.: 42

Prior U.S. Cls.: 100 and 101

United States Patent and Trademark Office

Reg. No. 2,779,271

Registered Nov. 4, 2003

SERVICE MARK
PRINCIPAL REGISTER

BUYDOMAINS.COM

RAREDOMAINS.COM, LLC (MARYLAND LTD LIAB CO)
6000 MARQUETTE TERRACE
BETHESDA, MD 20817

FOR: HOSTING THE WEB SITES OF OTHERS ON A COMPUTER SERVER FOR A GLOBAL COMPUTER NETWORK, IN CLASS 42 (U.S. CLS. 100 AND 101).

FIRST USE 7-15-1999; IN COMMERCE 7-15-1999.

SER. NO. 76-459,082, FILED 10-8-2002.

KAREN K. BUSH, EXAMINING ATTORNEY

Int. Cls.: 35 and 42

Prior U.S. Cls.: 100, 101, and 102

United States Patent and Trademark Office

Reg. No. 3,096,969

Registered May 23, 2006

SERVICE MARK
SUPPLEMENTAL REGISTER

AccidentAttorneys.com

SWI DIGITAL, INC. (FLORIDA CORPORATION)
100 WEST CYPRESS CREEK ROAD
FORT LAUDERDALE, FL 33309

FOR: ADVERTISING, MARKETING, AND COMMERCIAL INFORMATION SERVICES, VIA THE INTERNET FOR LEGAL SERVICE PROVIDERS, IN CLASS 35 (U.S. CLS. 100, 101 AND 102).

FIRST USE 9-1-2003; IN COMMERCE 9-1-2003.

FOR: DESIGNING WEBSITES FOR ADVERTISING AND MARKETING PURPOSES FOR ATTORNEYS AND LEGAL SERVICE PROVIDERS, IN CLASS 42 (U.S. CLS. 100 AND 101).

FIRST USE 9-1-2003; IN COMMERCE 9-1-2003.

THE MARK CONSISTS OF STANDARD CHARACTERS WITHOUT CLAIM TO ANY PARTICULAR FONT, STYLE, SIZE, OR COLOR.

SER. NO. 78-568,359, FILED P.R. 2-16-2005; AM. S.R. 1-27-2006.

SHARI SHEFFIELD, EXAMINING ATTORNEY

Int. Cls.: 35 and 36

Prior U.S. Cls.: 100, 101, and 102

United States Patent and Trademark Office

Reg. No. 2,982,431

Registered Aug. 2, 2005

SERVICE MARK
SUPPLEMENTAL REGISTER

PoliceAuctions.com

VORTAL GROUP, INC. (CALIFORNIA CORPORATION)
10061 TALBERT AVENUE, SUITE 204
FOUNTAIN VALLEY, CA 92708

FOR: PROVIDING ONLINE INFORMATION IN THE FIELDS OF INTERNAL REVENUE SERVICE AUCTIONS, PRIVATE AUCTIONS, PERSONAL AUCTIONS, AND PRICING AND BIDDING GUIDELINES, IN CLASS 35 (U.S. CLS. 100, 101 AND 102).

FIRST USE 11-18-1999; IN COMMERCE 11-18-1999.

FOR: PROVIDING ONLINE INFORMATION IN THE FIELDS OF REAL ESTATE FORECLOSURES, GOVERNMENT BENEFITS, MONEY GRANTS, HEALTH AND DISABILITY BENEFITS, AND UNCLAIMED MONEY, IN CLASS 36 (U.S. CLS. 100, 101 AND 102).

FIRST USE 11-18-1999; IN COMMERCE 11-18-1999.

THE MARK CONSISTS OF STANDARD CHARACTERS WITHOUT CLAIM TO ANY PARTICULAR FONT, STYLE, SIZE, OR COLOR.

SER. NO. 78-395,029, FILED P.R. 4-1-2004; AM. S.R. 5-31-2005.

KIMBERLY FRYE, EXAMINING ATTORNEY

Int. Cl.: 35

Prior U.S. Cls.: 100, 101, and 102

Reg. No. 2,943,158

United States Patent and Trademark Office

Registered Apr. 19, 2005

SERVICE MARK
SUPPLEMENTAL REGISTER

TRUCKTIRES.COM

BFS RETAIL & COMMERCIAL OPERATIONS, LLC (DELAWARE CORPORATION)
333 EAST LAKE STREET
BLOOMINGDALE, IL 60108

FOR: RETAIL TIRE SERVICES PROVIDED VIA THE INTERNET, IN CLASS 35 (U.S. CLS. 100, 101 AND 102).

FIRST USE 4-21-2003; IN COMMERCE 4-21-2003.

THE COLOR(S) RED IS/ARE CLAIMED AS A FEATURE OF THE MARK.

THE MARK TRUCKTIRES.COM FEATURES A STYLIZED REPRESENTATION OF THE WORDS TRUCKTIRES.COM IN BLACK FONT WITH RED TRIANGULAR ACCENTS AS A PORTION OF THE LETTERS "T" IN TRUCK AND TIRES.

SER. NO. 76-527,619, FILED P.R. 6-24-2003; AM. S.R. 12-17-2004.

KEVON CHISOLM, EXAMINING ATTORNEY

Int. Cl.: 41

Prior U.S. Cls.: 100, 101, and 107

Reg. No. 2,548,607

United States Patent and Trademark Office

Registered Mar. 12, 2002

SERVICE MARK
SUPPLEMENTAL REGISTER

TEACHERINFO.COM

RENAISSANCE INSTITUTE, INC. THE (TEXAS CORPORATION)
524 DANNY DRIVE
DESOTO, TX 75115

FOR: EDUCATIONAL SERVICES, NAMELY OFFERING ONLINE SEMINARS, COURSES, ACADEMIC PROGRAMS AND WORKSHOPS IN THE FIELD OF EDUCATION AND DISTRIBUTION OF COURSEWARE AND TRAINING MATERIALS IN CONNECTION THEREWITH; DEVELOPING CURRICULAR MATERIALS AND COURSE MODULES AND MANUALS FOR TEACHERS IN THE FIELD OF EDUCATION, IN CLASS 41 (U.S. CLS. 100, 101 AND 107).

FIRST USE 9-1-1999; IN COMMERCE 9-1-1999.

SER. NO. 76-137,379, FILED P.R. 9-29-2000; AM. S.R. 3-5-2001.

BRIAN BROWN, EXAMINING ATTORNEY

Int. Cl.: 42

Prior U.S. Cls.: 100 and 101

Reg. No. 2,633,478

United States Patent and Trademark Office

Registered Oct. 8, 2002

SERVICE MARK
SUPPLEMENTAL REGISTER

CAREERPLANNER.COM

CAREERPLANNER.COM, INC. (NEVADA CORPORATION)
142 NORTH MILPITAS BLVD.
MILPITAS, CA 95035

FOR: PROVIDING ONLINE MAGAZINES AND NEWSLETTERS IN THE FIELD OF EMPLOYMENT AND CAREER COUNSELING; ONLINE CONSULTING SERVICES IN THE NATURE OF PROVIDING INFORMATION VIA A WEBSITE ON A GLOBAL COMPUTER NETWORK IN THE FIELD OF CAREER COUNSELING; ONLINE CONSULTING SERVICES IN THE NATURE OF PROVIDING ONLINE TESTING TO DETERMINE EMPLOYMENT SKILLS VIA A WEBSITE ON A GLOBAL COMPUTER NETWORK, IN CLASS 42 (U.S. CLS. 100 AND 101).

FIRST USE 12-1-1999; IN COMMERCE 12-1-1999.

SER. NO. 76-016,349, FILED P.R. 4-3-2000; AM. S.R. 3-22-2001.

TRACY FLETCHER, EXAMINING ATTORNEY

Int. Cl.: 35

Prior U.S. Cls.: 100, 101, and 102

Reg. No. 2,526,294

United States Patent and Trademark Office

Registered Jan. 1, 2002

SERVICE MARK
SUPPLEMENTAL REGISTER

BUSES.COM

BUSES.COM, INC. (NEW YORK CORPORATION)
59 GRANT AVENUE
HARRISON, NY 10528

FOR: PROVIDING AN ON-LINE DIRECTORY LISTING DOMESTIC BUS COMPANIES, IN CLASS 35 (U.S. CLS. 100, 101 AND 102).

FIRST USE 7-1-2000; IN COMMERCE 7-1-2000.

SER. NO. 76-005,069, FILED P.R. 3-20-2000; AM. S.R. 8-10-2001.

LINDA POWELL, EXAMINING ATTORNEY

Int. Cl.: 35

Prior U.S. Cls.: 100, 101, and 102

Reg. No. 2,478,709

United States Patent and Trademark Office

Registered Aug. 14, 2001

SERVICE MARK
SUPPLEMENTAL REGISTER

NEWCARS.COM

WILD INDIGO, INC. (NEVADA CORPORATION)
199 DAVOS WAY
LAS VEGAS, NV 89124

FOR: PROMOTING THE GOODS AND SERVICES OF OTHERS BY PROVIDING LINKS AND ONLINE SEARCHING CAPABILITIES IN THE AUTOMOTIVE INDUSTRY TO ENABLE CONSUMERS TO FIND NEW AND PRE-OWNED VEHICLE PRICE QUOTES, TO POST USED CARS FOR SALE, TO PURCHASE EXTENDED VEHICLE SERVICE PLANS AND INSURANCE, AND TO FINANCE THE PURCHASE OF VEHICLES VIA A WEB PAGE ON A GLOBAL COMPUTER NETWORK, IN CLASS 35 (U.S. CLS. 100, 101 AND 102).

FIRST USE 6-0-1998; IN COMMERCE 6-0-1998.

SER. NO. 75-923,099, FILED P.R. 2-18-2000; AM. S.R. 1-29-2001.

JILL C. ALT, EXAMINING ATTORNEY

Int. Cl.: 41

Prior U.S. Cls.: 100, 101, and 107

Reg. No. 2,436,033

United States Patent and Trademark Office

Registered Mar. 13, 2001

SERVICE MARK
SUPPLEMENTAL REGISTER

TEETIMES.COM

FOREAMERICA, INC. (DELAWARE CORPORATION)
1311 JAMESTOWN ROAD, SUITE 203
WILLIAMSBURG, VA 23185

FOR: SCHEDULING SERVICES, NAMELY RESERVATIONS FOR PLAYING GOLF, IN CLASS 41 (U.S. CLS. 100, 101 AND 107).

FIRST USE 6-27-1995; IN COMMERCE 6-27-1995.

SER. NO. 75-856,319, FILED P.R. 11-23-1999; AM. S.R. 6-30-2000.

IRENE D. WILLIAMS, EXAMINING ATTORNEY

Int. Cl.: 41

Prior U.S. Cls.: 100, 101, and 107

Reg. No. 2,365,467

United States Patent and Trademark Office

Registered July 4, 2000

SERVICE MARK
SUPPLEMENTAL REGISTER

VIRTUALWAGERING.COM

VIRTUAL WAGERING, INC. (NEVADA CORPORATION)
583 SAN MATEO AVENUE
SAN BRUNO, CA 940662729

FOR: ENTERTAINMENT SERVICES, NAMELY; PROVIDING ON-LINE CASINO AND GAMBLING COMPUTER GAMES; AND INFORMATION IN THE FIELDS OF CASINO AND GAMBLING BY MEANS OF A GLOBAL COMPUTER NETWORK, IN CLASS 41 (U.S. CLS. 100, 101 AND 107).

FIRST USE 4-0-1999; IN COMMERCE 4-0-1999.

SER. NO. 75-689,119, FILED P.R. 4-23-1999; AM. S.R. 2-28-2000.

LAURA KEEGAN, EXAMINING ATTORNEY

Int. Cl.: 35

Prior U.S. Cls.: 100, 101, and 102

United States Patent and Trademark Office

Reg. No. 2,953,903

Registered May 17, 2005

SERVICE MARK
SUPPLEMENTAL REGISTER

PETSUPPLIES4LESS.COM

PET SUPPLIES 4 LESS, L.L.C. (NEBRASKA LTD LIAB CO)
504 E STREET P.O. BOX 214
FAIRBURY, NE 68352

FOR: ONLINE WHOLESALE AND RETAIL STORE SERVICES FOR ANIMAL FOOD, PET SUPPLIES AND ANIMAL HEALTHCARE PRODUCTS IN THE NATURE OF MEDICATION , IN CLASS 35 (U.S. CLS. 100, 101 AND 102).

FIRST USE 2-22-2000; IN COMMERCE 3-28-2000.

THE MARK CONSISTS OF STANDARD CHARACTERS WITHOUT CLAIM TO ANY PARTICULAR FONT, STYLE, SIZE, OR COLOR.

SER. NO. 78-330,328, FILED P.R. 11-19-2003; AM. S.R. 12-28-2004.

AMY GEARIN, EXAMINING ATTORNEY

Int. Cl.: 42

Prior U.S. Cls.: 100 and 101

United States Patent and Trademark Office

Reg. No. 2,511,298

Registered Nov. 20, 2001

SERVICE MARK
SUPPLEMENTAL REGISTER

FRUITS.COM

DEL MONTE FRESH PRODUCE B.V. (NETHERLANDS CORPORATION)
C/O DEL MONTE FRESH PRODUCE COMPANY
800 DOUGLAS ROADNORTH TOWER, 12TH FLOORNORTH TOWER, 12TH FLOOR
CORAL GABLES, FL 33134

FOR: WEBSITE FEATURING INFORMATION ON FRUITS AND FRUIT PRODUCTS, NAMELY, RECIPES, NUTRITIONAL INFORMATION, AND GROWING AND HARVESTING INFORMATION, IN CLASS 42 (U.S. CLS. 100 AND 101).

FIRST USE 12-27-1999; IN COMMERCE 12-27-1999.

SER. NO. 76-254,968, FILED 5-10-2001.

ELIZABETH HUGHITT, EXAMINING ATTORNEY

Int. Cl.: 35

Prior U.S. Cls.: 100, 101, and 102

Reg. No. 2,554,359

United States Patent and Trademark Office

Registered Mar. 26, 2002

SERVICE MARK
SUPPLEMENTAL REGISTER

TOYDIRECTORY.COM

TOYDIRECTORY.COM INC. (CALIFORNIA CORPORATION)
819 S. MAPLE AVENUE
LOS ANGELES, CA 90014

FOR: BUSINESS SERVICES, NAMELY, PROVIDING INFORMATION ABOUT TOY WHOLESALERS TO ENABLE RETAILERS TO LOCATE SOURCES OF TOYS, AND PROVIDING INFORMATION ABOUT TYPES OF TOYS SOLD BY MANUFACTURERS, WHOLESALERS, AND RETAILERS, AND PROVIDING INFORMATION ABOUT TOY RETAILERS TO TOY WHOLESALERS FOR LEADS, IN CLASS 35 (U.S. CLS. 100, 101 AND 102).

FIRST USE 7-1-1997; IN COMMERCE 7-1-1997.

SER. NO. 76-196,748, FILED P.R. 1-18-2001; AM. S.R. 8-16-2001.

RAUL CORDOVA, EXAMINING ATTORNEY

Int. Cl.: 41

Prior U.S. Cls.: 100, 101 and 107

United States Patent and Trademark Office

Reg. No. 3,161,741

Registered Oct. 24, 2006

SERVICE MARK
PRINCIPAL REGISTER

ESCHOLARSHIP

THE REGENTS OF THE UNIVERSITY OF CALIFORNIA (CALIFORNIA CORPORATION)
1111 FRANKLIN STREET, 12TH FLOOR
OAKLAND, CA 94607

FOR: PROVIDING AN ON-LINE COMPUTER DATABASE OF ACADEMIC AND SCHOLARLY PUBLICATIONS, NAMELY JOURNALS, BOOKS, TEXTS, MONOGRAPHS, REPORTS, REVIEWS, PAPERS AND ARTICLES IN THE FIELDS OF AGRICULTURE AND NATURAL RESOURCES, ARCHITECTURE, ARTS AND HUMANITIES, BEHAVIORAL AND SOCIAL SCIENCES, BUSINESS, COMPUTER, MATHEMATICAL AND PHYSICAL SCIENCES, EDUCATION, ENGINEERING, HEALTH AND HUMAN PERFORMANCE, JOURNALISM, LIBRARY AND INFORMATION SERVICES, LIFE SCIENCES, LAW, MEDICINE, NURSING, EPIDEMIOLOGY, PUBLIC POLICY, THEOLOGY AND PUBLIC AFFAIRS; ELECTRONIC PUBLISHING SERVICES, NAMELY, PUBLICATIONS OF TEXT AND GRAPHIC WORKS OF OTHERS ON-LINE FEATURING ACADEMIC AND SCHOLARLY TOPICS IN THE FIELDS OF AGRICULTURE AND NATURAL RESOURCES, ARCHITECTURE, ARTS AND HUMANITIES, BEHAVIORAL AND SOCIAL SCIENCES, BUSINESS, COMPUTER, MATHEMATICAL AND PHYSICAL SCIENCES, EDUCATION, ENGINEERING, HEALTH AND HUMAN PERFORMANCE, JOURNALISM, LIBRARY AND INFORMATION SERVICES, LIFE SCIENCES, LAW, MEDICINE, NURSING, EPIDEMIOLOGY, PUBLIC POLICY, THEOLOGY AND PUBLIC AFFAIRS; ON-LINE LIBRARY SERVICES, NAMELY PROVIDING ELECTRONIC LIBRARY SERVICES WHICH FEATURE ACADEMIC AND SCHOLARLY JOURNALS, BOOKS, TEXTS, MONOGRAPHS, REPORTS, REVIEWS, PAPERS, AND ARTICLES VIA AN ON-LINE COMPUTER NETWORK; ON-LINE PUBLICATION OF ACADEMIC AND SCHOLARLY JOURNALS, BOOKS, TEXTS, MONOGRAPHS, REPORTS, REVIEWS, PAPERS AND ARTICLES; NON-DOWNLOADABLE ELECTRONIC PUBLICATIONS IN THE NATURE OF JOURNALS, BOOKS, TEXTS, MONOGRAPHS, PEER REVIEWS, REPORTS, REVIEWS, PAPERS AND ARTICLES IN THE FIELD OF ACADEMIC AND SCHOLARLY ENDEAVORS; PROVIDING ON-LINE JOURNALS, BOOKS, TEXTS, MONOGRAPHS, REPORTS, REVIEWS, PAPERS AND ARTICLES IN THE FIELD OF ACADEMIC AND SCHOLARLY ENDEAVOR; PUBLICATION OF TEXTS, BOOKS, MAGAZINES AND OTHER PRINTED MATTER; PUBLISHING OF ELECTRONIC PUBLICATIONS, IN CLASS 41 (U.S. CLS. 100, 101 AND 107).

FIRST USE 7-31-2000; IN COMMERCE 7-31-2000.

THE MARK CONSISTS OF STANDARD CHARACTERS WITHOUT CLAIM TO ANY PARTICULAR FONT, STYLE, SIZE, OR COLOR.

SEC. 2(F).

SER. NO. 78-598,634, FILED 3-30-2005.

ALAIN LAPTER, EXAMINING ATTORNEY

Int. Cl.: 16

Prior U.S. Cls.: 2, 5, 22, 23, 29, 37, 38 and 50

United States Patent and Trademark Office

Reg. No. 2,689,949

Registered Feb. 25, 2003

TRADEMARK
PRINCIPAL REGISTER

THURGOOD MARSHALL SCHOLARSHIP FUND

THURGOOD MARSHALL SCHOLARSHIP FUND, INC. (DELAWARE CORPORATION)
100 PARK AVENUE
10TH FLOOR
NEW YORK, NY 10017

FOR: PAPER GOODS AND PRINTED MATTER, NAMELY, MARKETING MATERIALS, EDUCATIONAL MATERIALS AND PAMPHLETS ALL IN THE FIELD OF EDUCATION, EDUCATION RELATED MERIT-BASED FINANCIAL AWARDS, COLLEGE GUIDES, COLLEGES AND UNIVERSITIES, RESEARCH, STUDIES, INTERNSHIPS; STATIONERY, IN CLASS 16 (U.S. CLS. 2, 5, 22, 23, 29, 37, 38 AND 50).

FIRST USE 2-0-1987; IN COMMERCE 2-0-1987.

THE MARK DOES NOT IDENTIFY A LIVING INDIVIDUAL.

SEC. 2(F) AS TO "SCHOLARSHIP FUND".

SER. NO. 76-210,629, FILED 2-14-2001.

DAVID MURRAY, EXAMINING ATTORNEY

EXHIBIT A

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:	)	
	)	Law Office: 110
Marks: SCHOLARSHIPS.COM and SCHOLARSHIPS.COM and Design	)	
	)	
Serial Nos. 76/628,799 and 76/628,798	)	Examining Attorney: Priscilla Milton
Applicant: Scholarships.com, LLC	)	
Filing Date: January 21, 2005	)	

Commissioner for Trademarks
P.O. Box 1451
Alexandria, Virginia 22313-1451

AFFIDAVIT OF LAWRENCE A. GERBER

I, Lawrence A. Gerber, being duly sworn on oath state as follows:

1. I am the Managing Director of Scholarships.com, LLC ("Applicant"), which provides online information regarding various scholarships and financial aid opportunities offered by third parties, as well as a means for site visitors to apply for such scholarships. I make the statements herein based on my own personal knowledge, and if called to testify could competently testify thereto.

2. Applicant provides a plethora of services under its SCHOLARSHIPS.COM and SCHOLARSHIPS.COM and Design marks. In addition to providing online information regarding various scholarships and financial aid opportunities offered by third parties, Applicant provides online information regarding various colleges throughout the United States, as well as information and tips regarding higher education, and information pertaining to student loans and other financial aid. Further, Applicant has begun offering, and intends to continue to offer, its own annual essay scholarship award, the Resolve to Evolve Scholarship, to its registered members.

3. From its inception, Applicant has sought to establish itself in the market as the premier provider of online information regarding scholarships and financial aid opportunities offered by third parties.

4. In pursuit of this goal, Applicant has embarked on an aggressive marketing program to promote its services offered under its marks SCHOLARSHIPS.COM and SCHOLARSHIPS.COM and Design, including its website providing information regarding third party scholarships and financial aid opportunities.

5. For nearly ten years, since 1998, Applicant has regularly advertised its website under its marks SCHOLARSHIPS.COM and SCHOLARSHIPS.COM and Design, through various methods, including: (i) the purchase of keywords at both *www.google.com* and *www.yahoo.com*; (ii) the placement of strategic Internet banners on websites located at *www.collegejournal.com* and *www.careerjournal.com*; and (iii) semi-annual mass marketing campaigns where approximately 25,000 letters and brochures are sent to various scholarship providers, and approximately 25,000 letters and postcards are sent to every high school and college in the United States. Moreover, Applicant advertises its marks with outdoor signage on various large university campuses, such as the University of Illinois.

6. Applicant has expended substantial sums of money in its foregoing efforts to promote its online informational site for third party scholarships and financial aid opportunities under its SCHOLARSHIPS.COM mark and SCHOLARSHIPS.COM and Design mark. Since Applicant first used the mark, over $275,000 has been spent solely for the marketing and promotion of Applicant's services offered under the SCHOLARSHIPS.COM mark and SCHOLARSHIPS.COM and Design mark.

7. In addition, Applicant is a member and sponsor of three prestigious educational and financial aid organizations, including the National Association of Student Financial Aid Administrators (NASFAA), the National Scholarship Providers Association (NSPA), and The National Association for College Admission Counseling (NACAC). Employees from Applicant annually attend conferences through these organizations, at which Applicant heavily publicizes its services under its marks SCHOLARSHIPS.COM and SCHOLARSHIPS.COM and Design, with indoor and outdoor signage, marketing brochures, and other marketing materials. Further, Applicant is the chief sponsor of NSPA's annual conference and facilitates informational sessions at such conferences. Applicant also provides editorial columns directed to the members of NSPA. Moreover, Applicant has partnered with other well-known institutions, such as the University of Phoenix, which utilize and promote Applicant as their exclusive provider of scholarship and financial aid information.

8. The marks SCHOLARSHIPS.COM and SCHOLARSHIPS.COM and Design have received significant media coverage. The marks have been mentioned in at least 70 various media outlets, including nationwide newspapers, such as *The Wall Street Journal*, finance and trade journals, popular magazines, and talk radio programs. See Appendix 1, attached hereto.

9. Further, institutions such as National City Student Loans, Bank of America, Amazon.com, U.S. Air Force ROTC, U.S. Air Force Academy and U.S. Navy among many others, regularly place advertisements through Applicant's website, and thus consider Applicant to be a leading source of scholarship and financial aid information.

10. As a result of Applicant's marketing and promotional efforts, Applicant's online informational site for third party scholarships and financial aid opportunities has been widely successful. In fact,

since Applicant's first use of its SCHOLARSHIPS.COM and SCHOLARSHIPS.COM and Design marks, Applicant's sales have grown significantly, more than tripling in yearly sales revenues since its inception. Accordingly, Applicant generates over $5,000,000 a year in gross revenues under its SCHOLARSHIPS.COM and SCHOLARSHIPS.COM and Design marks.

11. Similarly, because of Applicant's aggressive marketing and promotional program, Applicant's website has averaged approximately 15,000 unique visitors[1] per day. Of those visitors, about 4,000 register on the site ***per day***. This number is only increasing rapidly, as evidenced by Applicant's website traffic report from January 2007, indicating the website generated 17,000 unique visitors ***per day*** during that month. See Appendix 2, attached hereto.

12. As a result of the marketing and promotional efforts of Applicant's marks SCHOLARSHIPS.COM and SCHOLARSHIPS.COM and Design, in connection with its website dedicated to scholarships and financial aid information, and its resultant success in the market, Applicant has developed both widespread consumer and industry-wide goodwill symbolized in the mark, which is now widely known as the exclusive source of its services.

Lawrence A. Gerber,
President and Managing Director

11/20/2007
Date

[1] A "unique visitor" is more accurate than a "hit" on a website. For instance, a "hit" tracks every instance where a user visits a website, even if that visitor goes to the same website several times per day. Thus there is no margin of error for duplicate visitors. Hence, a "unique visitor" is each new or different individual that visits the website per day, without duplication.

APPENDIX 1

4/18/07 Kiplinger's Money Smart Kids Web Column (Pg. Unavail. Online)
2007 WLNR 7322923

Kiplinger's Money Smart Kids Web Column
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April 18, 2007

Smart Ways to Pay for College

You don't have to break the bank to get a quality education. Here are five ways to keep costs under control.

Janet Bodnar, Kiplinger Washington Editors
Kiplinger Washington Editors

You don't have to break the bank to get a quality education. Here are five ways to keep costs under control.

April 18 2007 With the media focusing on high levels of student debt and potential conflicts of interest between universities and student-loan companies, figuring out how to pay the college bills may be more stressful than usual this year.

So today I'm starting a series of columns in which I'll tell you how to steer clear of the controversy and keep your debt under control.

Don't break the bank. First, make an honest appraisal of how much your family can afford to pay. Let's face it: It probably doesn't make financial sense to take on $100,000 worth of debt for a pricey private school when you can go to a good public university for less than half the cost (see Kiplinger's list of the 100 best values in public colleges).

Start at a community college. Starting off at a community college and then transferring is a classic strategy for cutting costs. Now innovative programs are making this route even more attractive.

For instance, at the Universities at Shady Grove, in the Maryland suburbs of Washington, D.C., students can earn a degree from any of eight Maryland public universities that teach classes at the site. Students pay the tuition charged by the school in which they're enrolled, with reduced fees.

Scope out scholarships. Don't count on your child to bail you out with a full ride. But many private schools are willing to cut their sticker price to attract the right students (see Kiplinger's 100 best values in private colleges). The trick is to apply to schools where your child's grades, SAT scores or outside activities make him attractive.

My family is proof that this really works. Each of my three children was awarded a merit-based scholarship, ranging from half to full tuition.

And not every scholarship is based solely on grades. One of my colleagues has a son attending Vanderbilt on a Navy ROTC scholarship. When I recently searched Scholarships.com to see if my high-school-senior son was eligible for last-minute awards, I found several essay contests with prizes ranging up to $2,500 -- enough to cover books or a computer.

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Get a head start. By taking advantage of high-school AP courses, a student can enter college as a sophomore -- an instant savings of 25%.

Skip the four-year degree. "Some of the best job opportunities right now are for those with an associate degree or some kind of vocational training," says John Challenger, of Challenger, Gray and Christmas, an outplacement firm. Among the jobs on Challenger's list: interpreter/translator, sales personnel, support staff in the legal sector, personal trainers and transportation workers in the trucking and rail industries. Salaries in some occupations can top $100,000.

Next week: The best deals on student loans.

---- INDEX REFERENCES ----

NEWS SUBJECT: (Higher Education (1HI55); Education (1ED85))

REGION: (Maryland (1MA47); USA (1US73); Americas (1AM92); North America (1NO39))

Language: EN

OTHER INDEXING: (AP; CHRISTMAS; KIPLINGER; MARYLAND; NAVY; SAT) (John Challenger; Salaries; Scope; Skip; Smart)

KEYWORDS: Kiplinger.com; Money Smart Kids; college; university; financial aid (economy, business and finance); (financial and business service); (personal investing)

Word Count: 565
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END OF DOCUMENT

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3/12/07 Idaho Statesman 3
2007 WLNR 4662094

Idaho Statesman (Boise)
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March 12, 2007

Section: Life

Go online for information on higher education computers

Your children may be close to heading off to college.

Or maybe you're considering continuing your education.

Enrolling in school -- and finding money to pay for it -- can be daunting. But resources online can help you achieve your goals.

FIND ONLINE DEGREE PROGRAMS

Online education has really blossomed in the past several years. Most universities offer online classes, but some may not offer complete degree programs online. Others won't offer online degrees in your area of interest.

If you select a school carefully, the credits may be easily transferred. This is particularly true for general education credits. These are for classes required for a degree but not part of your major.

Start by looking for local schools that offer online classes. With local schools, you can still meet with professors.

If local schools don't suit your needs, look at other options. Try Degrees Online, eLearners and Directory of Schools. These sites will help you locate online programs.

You'll find schools affiliated with established universities and colleges. You'll also find online-only schools. Remember that some employers favor online degrees received from traditional schools.

Because of demand, most online schools focus on computers and business. It's easy to find programs in computer science and management. It is more difficult to find programs in the arts and other areas. But they're there -- if you look.

CHECK A SCHOOL'S ACCREDITATION

Online schools are a great way to continue your education. They also can give new students a head start. But research a school's accreditation carefully.

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Accreditation tells other schools and employers that your degree is backed with proper instruction. Without accreditation, credits may not transfer, or employers may not consider your degree valid.

Unfortunately, some "schools" sell degrees. These so-called diploma mills may say you've earned the degree through life experience. Employers won't be fooled.

Ask the school what agency accredited it, but don't stop there. Double-check. Some fraudulent schools may set up a fake accrediting agency.

You can check accreditation with your state's higher-education agency or go to the federal Department of Education, which maintains a list of legitimate accrediting agencies.

FIND SCHOLARSHIPS

Local or state schools will be cheaper than private or out-of-state schools. But many online schools are private. You may pay a premium.

Whether you attend an online school or a traditional one, public or private, you can find financial assistance online.

First, check the Federal Student Aid Information Center. It lists grants and loans from the federal government. Most are based on need.

Other sites list private scholarships and loans. Check FastWeb.com, Scholarships.com and CollegeToolkit.com.

SIT IN ON CLASSES

Maybe you want to know what a college's curriculum is like before you enroll. Or maybe you want to take classes and aren't concerned about earning a degree.

Many traditional schools are putting free course materials on the Internet. MIT, Notre Dame and Stanford are a few well-known schools making course materials available.

Check a school's Web site to see what's available. Some lectures are even available from iTunes.

Materials may include lecture notes, podcasts and videos. Anyone can follow a course for free. But you won't earn credit or a degree.

For direct links to sites mentioned in this column, visit www.komando.com/news. They are posted there for your convenience.

Kim Komando can be heard locally from 2 to 5 p.m. Saturdays on 580 KIDO.

---- INDEX REFERENCES ----

COMPANY: MIT LIBRARIES

NEWS SUBJECT: (Higher Education (1HI55); Technology in Education (1TE07); Education (1ED85))

INDUSTRY: (I.T. (1IT96); Online Education (1ON28); I.T. Vertical Markets (1IT38);

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Electronic Information Ethics (1EL74); Internet (1IN27); I.T. in Education (1IT61))

Language: EN

OTHER INDEXING: (ACCREDITATION; CHECK; CHECK FASTWEB COM; FEDERAL DEPARTMENT OF EDUCATION; FEDERAL STUDENT AID INFORMATION CENTER; FIND; MIT; SIT) (Degrees Online; Double; Kim Komando; Notre Dame; Remember)

Word Count: 725
3/12/07 IDAHOSM 3
END OF DOCUMENT

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11/21/06 Albuquerque J. (N.M.) B4
2006 WLNR 20190027

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November 21, 2006

Section: Youth Express

COLLEGE WATCH

It's never too early to get educated about process, choices

BY JESSICA GALLEGOS, SENIOR, HOPE CHRISTIAN SCHOOL For the Journal

Have you been thinking about the college of your dreams? And how to pay for it? Here are a few important things to remember when applying for college.

The key to succeeding at getting into the college of your choice is to start early. It is never too early to talk to your school's college counselor. He or she will have information about scholarships, financial aid, the SAT, the ACT and more. Counselors can tell you what you need to do and when.

Work hard in school. It is never too late to improve your grades.

You'll start receiving information from colleges during your junior year. Take a minute to look them over. If one sparks your interest, fill out the card for more information.

If you are having trouble finding a school, your college counselor can point you in the direction of schools he or she thinks would suit you.

High school juniors should take the Preliminary SAT (PSAT), which may qualify them for national merit programs.

Also during your junior year, you need to take the ACT and/or the SAT. Take both because you might score higher on one. Check with the colleges you are looking at, some accept only one of the tests. A few colleges might want you to take SAT II Subject Tests. The ACT starts at $29, and the SAT, $41.50.

Once you find colleges you like, apply early. Most schools accept early applications.

Wouldn't it be nice to know you have a place at a college by Christmas? The final deadline for decisions is May 1.

Keep in mind early decision and early action deadlines. If you are applying to multiple colleges, you need to do the early action deadline. If you decide a school isn't right for you, you don't have to go. If you are applying to one school, and will go there no matter what, use the early decision, which is binding. Most early

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action and early decision deadlines likely have passed. Check the Web sites.

Financing your education can be a big worry. New Mexico has the lottery scholarship for most in-state schools. Go to hed.state.nm.us to see eligible schools.

You can go out of state and not pay a fortune. The key is to apply for every scholarship you are eligible for. Some useful Web sites for scholarship information are fastweb.com, collegenet.com, and scholarships.com. You definitely want to fill out the Free Application for Federal Student Aid (FAFSA) form, which determines how much financial aid you can receive. Your parents will need to help you fill this out and submit it after Jan. 1. Check with your counselor for exact dates. You can apply online at www.fafsa.ed.gov.

Don't let deadlines pass you by; stay on top of things. Check out college Web sites. They tell you about the school, tell you how to apply and provide all the deadlines.

---- INDEX REFERENCES ----

COMPANY: APPLIED COMPUTER TECHNOLOGY IN; ADVANCED COMPOSITE TECHNOLOGY INC; ACCELERATED COMPUTER TECHNOLOGIES INC; ADVANCED COMPUTER TECHNOLOGY; INTERACT INC (NEW YORK NEW YORK)

NEWS SUBJECT: (Education (1ED85))

Language: EN

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2006 WLNR 18338915

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October 22, 2006

Section: BUSINESS & MONEY

WEB SITES

WIRE REPORTS

http://www.tsa.gov/travelers/airtravel/p rohibited/permitted-prohibited-items.shtm

The Transportation Security Administration offers a detailed list of what not to include in your luggage.

http://www.igive.com/html/intro.cfm

Since its inception, igive has raised more than $1 million for numerous charities.

http://www.blackenterprise.com/

Black Enterprise offers success stories and practical advice for today's African-American business men and women.

http://www.bbbsilicon.org/topic160.html

Check out the Better Business Bureau's guide to choosing a tax preparer for more information before the tax rush of 2007 is upon you.

http://www.camerareview.com

Sure, you love those expert reviews, but as a regular person, you'd really like to know what regular people think. To ease your worries, check out camerareview.com.

http://www.scholarships.com

Plug in your information to several scholarship sites like scholarships.com to see if you're eligible for extra funding for your education.

http://www.internettrafficreport.com

You might want to check out these reports for router traffic across the globe.

---- INDEX REFERENCES ----

Language: EN

OTHER INDEXING: (TRANSPORTATION SECURITY ADMINISTRATION) (Black Enterprise; Plug;

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WEB SITES)

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Section: Area/State

Home or away?: That perfect college might be out of state

LISA CRUTCHFIELD

Many students choose to attend college close to home. There's a lot to be said for being close to family, friends and the familiar.

But others want to get away.

A student shouldn't let geography interfere in his choice of college. Whether you find the perfect college far from home or one just over the state line, it's possible to be successful in the quest for admission and financial aid .

Above all, a student's academic record still is key.

And while some universities favor students from their home states, many admissions counselors say they look for the same information on applications from out-of-state students as they do from in-state.

Review is the same

"In terms of the admissions process, we don't review students differently if they are from in- or out-of-state," says Patrick Winter, senior associate director of admissions at the University of Georgia in Athens.

"Students still need to be competitive. Overwhelmingly the decision is still based on grades, curriculum and test scores."

Jason McGlothlin, admissions counselor at the Appalachian School of Law in Grundy, echoes, "I am looking for a well-rounded student with lots of extracurricular activities and an emphasis on community service."

But admissions reps still look for cues that a student can bring more to the institution.

Look for diversity

Mandy Butterworth, director of recruitment at King College in Bristol, Tenn., says the college wants to see diversity in its student body. "We feel it is healthy to have students from a wide range of backgrounds and experiences.

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"Our students get their education from the classroom, but also from the people around them. They can learn so much from the student population."

Winter said that approximately 15 percent to 17 percent of this year's freshman class at the University of Georgia is from outside the state. "We love to have students coming here from outside the state of Georgia and not just for the out-of-state tuition. We want our students to be exposed to different people."

If you're coming from an underrepresented region of the country, your chances of being noticed increase, but only if past academic success is there.

"Certainly we are looking for geographic diversity, but even a student from Mars still would need strong academic skills," says Winter.

Attend fairs, make contacts

When applying to an in-state school, a high school senior can safely assume that the admissions office is familiar with his current high school. But that's not necessarily the case with a school that's far away.

"It helps to get to know someone in the admissions office," says Christine Mica, director of university admissions at The Catholic University of America in Washington.

She advises students to attend college fairs and get to know the admissions representatives there. "Always ask for a business card when you meet someone," she says.

At Catholic and many other universities, admissions representatives are organized by territory. A counselor (or several) is assigned to a particular part of the country. "They visit the schools, they know the guidance counselors. They will do the interview with the student, read the file and put a face to a name," says Mica.

She advises applicants to develop a relationship with the representative. And she hopes students will feel free to call the university throughout the academic year. "If something changes, if you win an award, get the lead in the play, you should contact your admissions counselor and update the application."

Go for the interview

And if you happen to apply to a university where the admissions office is not as familiar with your high school as an in-state college might be, Mica advises students not to skip a face-to-face interview. "In the interview you get a chance to tell the counselor exactly what you can bring to the university."

Winter said it helps the staff reading files when they are familiar with the student. "Again, the students have to be competitive, but if we know a student, it can allow one of our counselors to advocate for admittance, " he says.

Many students shy away from out-of-state schools because they think they can't afford them. But it can be worthwhile to explore various options.

Some public universities are exploring new programs. Winter noted that Georgia has frozen rates so that students will pay the same tuition for four years (with lower tuition, of course, for Georgia residents). "Newly enrolled students are locked into one tuition for four years. This was done to encourage on-time graduation and

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it's been a real selling point for us," he said.

Check about financing

Students should check with financial aid offices and mention the state grants that would be possible if the applicant attended an in-state school. Sometimes a grant can travel with the student, or financial aid offices can consider the loss of the grant when preparing financial aid packages, says Butterworth.

Check out various university Web sites for more information on tuition waivers, grants for out-of-state students and other options.

Steven Johnson, director of financial aid, scholarships and student employment at Howard University in Washington, noted that many students qualify for Pell and other grants. "Students should also explore external sources of funding, such as civic organizations," he says. "There are lots of scholarship funds that go untapped."

Johnson recommends looking at Web sites such as scholarships.com or fastweb.com for information.

TAG grants help

In Virginia, the Tuition Assistance Grant (TAG) program offers an annual award of approximately $2,700 for Virginia residents attending undergraduate private colleges in the state. But some out-of-state schools will match that amount.

"Because we're not in Virginia, but just over the state line, students would not have access to the TAG grant that helps make private college accessible," says King College's Butterworth. "We have a program where we give them a matching grant. It is automatically put in with the application and the student doesn't have to do much else."

ILLUSTRATION: PHOTO

MEMO: SPECIAL SUPPLEMENT: SCHOOL & COLLEGE GUIDE

---- INDEX REFERENCES ----

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NEWS SUBJECT: (Higher Education (1HI55); Education (1ED85))

Language: EN

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2006 WLNR 16563986

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September 24, 2006

Cypress Bay takes on national challengers: Students will represent state in Internet test

Josh Frank
South Florida Sun-Sentinel

Sep. 24--A group of 154 students from Cypress Bay High School in Weston will represent Florida in the National High School Internet Challenge starting Monday, with the chance to win a college scholarship for themselves and a trophy for their school.

The challenge, administered by the Common Knowledge Scholarship Foundation at Nova Southeastern University, is a monthly series of online quizzes that test not only academics, but also pop culture and practical knowledge.

"Most high school kids that are heading to college are looking for scholarships," said Daryl Hulce, the foundation's president.

"It's set up so every student from ninth to 12th grade is eligible to participate."

For the first two weeks of September, the students competed against other Florida schools. This week, the foundation announced that Cypress Bay was the state winner.

The winning school in the national contest earns an engraved trophy and a chance to compete in the April Grand National Championship, but the real draw is the $250 scholarship offered to the highest scoring student.

Fewer than 3 percent of Cypress Bay's 5,330 students are participating in the challenge.

Jay Shechtman, a 15-year old sophomore at Cypress Bay, said a lot of his classmates don't know or care about contests like this, which are promoted on Web sites such as fastweb.com and scholarships.com.

"I think a lot of the kids aren't driven enough where they really look into things," said Shechtman.

Shechtman said the scholarship money should motivate any student.

"The worst thing that can happen if you don't do well is you don't win the scholarship," he said.

Though the chances of getting an individual scholarship are slim, Hulce said school pride is a factor in student participation.

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"What the kids find out is that if they can't win the money, they'd still like to have their school win their trophy," said Hulce.

Shechtman said he doesn't expect to win himself, but was encouraged by Cypress Bay's chances.

"The kids in our school who have gotten our school score that high, they have to be pretty smart," said Shechtman. "It is tough stuff."

For more information on the Common Knowledge Scholarship Foundation, visit www.cksf.org.

Josh Frank can be reached at jsfrank@sun-sentinel.com or 954-385-7918.

---- INDEX REFERENCES ----

REGION: (USA (1US73); Americas (1AM92); Florida (1FL79); North America (1NO39))

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OTHER INDEXING: (COMMON KNOWLEDGE SCHOLARSHIP FOUNDATION; FLORIDA; GRAND NATIONAL CHAMPIONSHIP; NOVA SOUTHEASTERN UNIVERSITY) (Daryl Hulce; Fewer; Hulce; Jay Shechtman; Josh Frank; Shechtman)

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May 7, 2006

Section: BUSINESS & TECHNOLOGY

WEB SITES

wire reports

http://timeanddate.com/

Sure, you may be approaching your 40th birthday with a bit of unease, but 40 sounds infantile compared to 21 million or so minutes you've been on this earth. This site calculates exactly how old you are -- in days, minutes and seconds.

http://www. momsrefuge.com/

Working moms often deal with the stress of employment combined with the everyday difficulties of raising children. Momsrefuge.com offers some ideas and suggestions for today's working moms on the go.

http://www.frommers .com/trip_ideas/

Pay a quick visit to frommers.com for some ideas on great vacation, whether you're traveling alone, with a loved one, or a carload of kids.

http://www. scholarships.com/

Scholarships are available to students of all ethnic backgrounds with grades at various levels. Plug in your information to several scholarship sites like scholarships.com to see if you're eligible for extra funding for your education.

http://www. clientcopia.com/

If you're a user who frequently places calls into your IT helpdesk, you might just recognize yourself in one of these scenarios.

http://www. channel4.com/history/ microsites/W/worstjobs/ index.html

You have to love the British sense of humor. This Channel 4 site lists some of the worst jobs in England through the years; there are plenty that Americans can relate to.

-- Wire reports

---- INDEX REFERENCES ----

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April 11, 2006

Section: News

Piecemeal tuition

Georgina Gustin ST. LOUIS POST-DISPATCH

There's free money for college out there just waiting for you. You could get some of it for being shorter than 4-foot-10. Or taller than 6-foot-2. There's somebody who wants to give you money if you can knit with wool. Or if you want to study fungus. Or practice paganism.

About $100 million worth went unclaimed last year.

Many college-bound seniors already have their acceptances to college. They've slogged through nearly four years of class work, gone through the nerve-wracking application process and now can coast through the rest of a balmy spring, waiting for graduation. But for some, a new scramble is under way.

"We're in the middle, almost the end of the senior year. They've done all their hard work; they've finally been admitted," said Jim Harris, the guidance department chairman at Hazelwood West High School. "Now Mr. Financial Aid comes along and asks, 'How are you going to pay for this adventure?' and it becomes another round of hard work."

One that can pay off for those who are resourceful.

With more students applying to colleges than ever before and tuition costs rising, the competition for state, federal and institutional aid has gotten stiffer, educators say. This confluence of factors has sent high school seniors looking for dollars in some unlikely places, and, sometimes, cobbling together college tuition from several different pots.

While government and institutional aid still cover the bulk of college costs, private scholarships are paying more of the way for students. Some say they're becoming essential.

"It's a very important piece in completing the financial picture for students," said Amy Weinstein, executive director for the National Scholarship Providers Association. "It's become a necessity and has been a necessity for longer than the public is aware."

The Washington-based Institute for Higher Education Policy estimated last year that between $3.1 billion and $3.3 billion in private scholarships was given in the 2003-04 academic year. About 7 percent of undergraduate students received private

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scholarships, with an average value of $1,982. But the institute reported that roughly $100 million in scholarships went unclaimed.

Students "need to work with high school counselors, and they need to do a lot of research," Weinstein said. "Search and search and search, because the scholarships are there."

Local scholarships

From the prestigious and lucrative, to the esoteric and modest. There are scholarships for athletes and academics, for low-income students and those choosing specific fields of study. There are scholarships for atheists, lefties, redheads and those familiar with the language of Klingons. If students are willing to track down some of these quirkier scholarships, the $500 and $1,000 awards can add up.

While many scholarships are national, dozens of others are locally or regionally based. They range from memorial scholarships, often set up by the families of students who died, to those given by local organizations, clubs and companies. The International Horseradish Festival in Collinsville, for example, started giving a $500 annual scholarship just last year.

"I think it's amazing how many local scholarships are offered, and sometimes we only have two kids apply for them," said Laura Jacobi, director of guidance at O'Fallon Township High School in Illinois. "I'd like to see more kids take the initiative."

Some schools have weekly bulletins listing scholarships. Others announce application deadlines on the PA system in the morning, and many have Web sites with links to scholarships. But counselors say they can only do so much.

"It's hard to keep track of scholarships because there's no main database," said Jeff Buckman, the college counselor at Eureka High School. "I get out and look for them, but (students) have to look, too."

For guidance counselors, getting some students to put in the work can be a chore.

"A lot of scholarships want kids to write an essay, and it's like pulling a tooth," said John Smith, head of guidance at Collinsville High School. "You have to call them in and make them do it."

Kelsey Allen, a senior at Eureka last year, didn't need to be coaxed. She applied for at least 25 scholarships.

"She must've been in here every week, filling in applications, but it paid off," said Buckman, who was Allen's counselor. "Of course, she had a 4.0 average and a 30-plus on her ACT, but it wasn't just that. She worked at it."

Allen, now a freshman at the University of Kansas, scraped together $9,000 in scholarships, from four different sources, covering about half of the cost of her tuition for one year.

"There were times I had to take a stack of applications and make myself sit down and fill them out," Allen recalled.

Guidance counselors said they encourage their students to apply for anything that will help them defray the cost of college, but some emphasize local scholarships because the chances of getting one are greater. That's especially true for students

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who don't earn straight A's.

"It's the effort you put forward and how creative you are," Buckman said. "I've had several students with a 3.3 and a 21 ACT who didn't qualify for an academic scholarship but put forward the effort and got $5,000."

Jacobi, at O'Fallon, said she, too, had seen students get thousands of dollars, despite imperfect transcripts.

"By the end of the year, we'll have 70 pages of scholarships, and some of them are pretty unusual," she said. "You're probably not going to get a full ride if you're a B student, but if you do your homework, you can find a lot of help."

LOOKING FOR SCHOLARSHIP MONEY?

Here are some places to find help: * Guidance counselors are the best resource for information on local scholarships. Corporations sometimes offer scholarships to children of employees.

* fastweb.com: Set up a profile and mailbox to automatically receive the latest scholarship information to fit your profile.

* scholarships.com: Provides search and financial aid resources, as well as information about scholarship scams and fraud.

* finaid.org: Provides general information on college aid, such as filling out forms and calculating costs, and links to databases you can search for scholarships.

STLtoday.com/links Get help searching for scholarships.

---- INDEX REFERENCES ----

NEWS SUBJECT: (Higher Education (1HI55); Education (1ED85))

REGION: (USA (1US73); Americas (1AM92); North America (1NO39))

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OTHER INDEXING: (INSTITUTE FOR HIGHER EDUCATION POLICY; INTERNATIONAL HORSERADISH FESTIVAL; NATIONAL SCHOLARSHIP PROVIDERS ASSOCIATION; STLTODAY COM; UNIVERSITY OF KANSAS) (Allen; Amy Weinstein; Buckman; Corporations; Financial; Jacobi; Jeff Buckman; Jim Harris; John Smith; Kelsey Allen; Laura Jacobi; Piecemeal; Weinstein)

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Channel 3 News Today 2006-03-26 09:00:00

Cleveland, OH

NBC

3 WKYC

Channel 3 News Today

2006-03-26

09:00:00

Police are looking into the death of a young man who died after his car crashed into a home. It could be murder. > A quick thinking teller this warts the plans of would be robbers. >We have tips for filling out scholarship applications. >We are live at beachwood place this morning where a cut-a-thon will take place today. We will tell you how you can help. That is coming up. Good morning, i'm kim wheeler. I'm jeff maynor. We are glad you are with us for channel 3 today, Sunday morning, which starts right now.

The helicopter out there. Not a warm day again today. What is that guy doing? I don't know. We have to stay with this until we find out. I don't see anything now. Terminal tower, i don't know. Maybe he can lift the clouds away for us. Wouldn't that be a great idea. Yesterday we had a picture at noon where it looked like the sky was falling over Cleveland. The clouds were hanging over us. Looks like they still are. A.J. Colby has the first look at the weather. Could be the channel 3 weather chopper. What a cool start this morning once again. Snowflakes are making their way through parts of northern Ohio. Here is a look at live x-band doppler radar. You can see the strand of snow out there in western lorain county and into western cuyahoga county. Had some scattered snowflakes reported around Akron. Youngstown under a quarter mile visibility. Hopefully things are improving out there. I think they are. Okay. Here is a look at the temperatures all across the buckeye state and beyond. 33 Chicago. 36 Here in Cleveland. You see the motion is out of the north right now. Precip will be ending hopefully later on this afternoon, as temperatures approach 40. We only made it to 36 yesterday. A few degrees better today. Lots of improvement heading our way. That is coming up shortly. Jeff and kim. That sounds good. Thank you, a.J.

Lorain police are investigating a mysterious death this weekend. As channel 3's katherine boyd reports, police say they have quite a mystery on their hands involving a car, gun and a garage. This is where the mystery begins at this home on west 20th in lorain. From the front, the house looks fine, but if you take a look around the side, it is a very different story. Police say they were first alerted

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to the accident through a call to 911. Our patrol officers responded to a call of a one car accident about 3:00 in the afternoon at the intersection of 20th and ashland. When they arrived they found a car struck a garage. There was extensive damage to the garage and vehicle. Reporter: the black jeep cherokee has been removed to police headquarters for further investigation. When officers first arrived on the scene, they looked inside the jeep and discovered a seriously injured young man. Even police didn't realize the extent of his injuries until paramedics arrived. The young male was placed in the ambulance and the paramedics discovered that he was also shot. Reporter: the young man died about a half hour later at the hospital. Police aren't ready to call this a homicide yet but say it's a strong possibility. We have about a dozen detectives out and they will be working throughout the night continuing the investigation. Reporter: meantime, residents of this neighborhood say they are shocked. This is very unusual for this neighborhood. This is a pretty residential neighborhood as far as a lot of laid back families here. Reporter: they are feeling anxious because they are not sure if there is a killer in their midst. I am surprised that something would occur in this neighborhood of that magnitude if it is a homicide, god forbid. Lorain county coroner released his name. He is identified as 19 year odd edward warner of amherst. They don't know why he was in the neighborhood and he has a clean record.

Wadsworth police say they stopped an armed robbery at a credit union. Four men are being held in medina county jail. Police caught them Monday after a teller thought one of them was daysing -- casing the credit union. The suspicious man's car matched a car used at a credit union robbery in Akron. We found firearms in the vehicle, ammunition in the vehicle, ski masks. There confessions revealed that they were about to make a left turn and commit the armed robbery right then. Police believe two of the four men arrested are also behind the string of video game store robberies from cuyahoga to stark county. Arrest warrants have been filed for the two for six different robberies over the past month.

Cleveland police are investigating a deadly shooting that happened on the city's east side Friday night. Police say a man shot his nephew in the neck outside a home on east 74th street. The man's daughter was having problems with a boyfriend. Police say when he saw a male standing in the doorway of the home he fired. He thought that man had a gun. He accidentally shot his nephew, 29-year-old steve ellington of maple heights.

Cindy sheehan canceled her appearance in Cleveland yesterday but thousands turned out for the meeting. It was a packed house. The event sponsored by the progressive democrats of Ohio. Sheehan was supposed to speak but they took -- she took ill and had to cancel. Congressman dennis kucinich spoke addressing the costs of the iraq war on our society. There are so many people pulled along by this force of war. We often don't get the chance to stop and think about it. There were a few people outside protesting the antiwar event. As for cindy sheehan, today she is scheduled to be at the Akron library at 1:00 this afternoon.

Members of the hard hit lima company were reunited Saturday in a special ceremony. Marines from the lima company of the third battalion 25th marine regiment remembered the 16 members of the unit lost in iraq. There was an award ceremony to honor several of the leaders. This is the first time they have met since their return from iraq in October. The unit was told Saturday that they will be deployed to chad, an african nation dealing with rebel violence.

Brava on the avenue last night centered at the Lake Erie artist gallery. More than 70 artists displayed their work. Proceeds from bravo on the avenue will support the work of rainbow babies and children's hospital circle of friends organization. We had them on the show beforement it's a great group.

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We have added benefit on the show today. I need one myself. You do. Would you be talking about a haircut. A little trim at least. Well, if you get a haircut today, you would be contributing to a worthy cause. And we have four salons donating money for a cut-a-thon today. John anderson is joining us to talk bit. He has been part of this project since the beginning. He is live at beachwood place. First of all, let me throw it out there, i am not cutting any hair today. I do not have a license. We will leave it to the professionals. This is the third annual cull a -- cut-a-thon. You get to come out, get a haircut from a professional stylist for a minimum donation of $15 but we are fighting leukemia. The stats are scary, 110,000 families this year find out that their child or loved one has been diagnosed with leukemia. From there all kind of questions. How do we fight this. The money from fund raisers like this goes to research and helping families get through this. I am honored this year because my cycling team, we have honoree this year. This is andy, 5 years old. Her mom kate and andy is the first model today. Kate, she looks excited to get the haircut. She loves to get her haircut. Let's go back in time with andy's story. She is 15 months old, a child full of life, she has a fever. You go in and the doctors tell you it's leukemia. That was a bad day. I had taken her into the doctor for about the 5th time in over a month. They said, you know, this dragged on a little long. Take her to the lab, go home, i'll give you a call later. That her home and phone rang a half hour later and they told us over the phone it was leukemia. Talk about the treatment, this girl has been through so much and she comes in here today full of life and spilling. Yeah, basically we said for a while if anything could go wrong anderson had it. The drugs made herrellly ill. They caused blood clots. She has a permanent clot in her right shoulder the rest of her life. It paralyzed her swallowing. So she had a tube down her nose for a while. She got nothing by mouth for over six months i. Was hard. She did really well with it for the most part. Yeah. But we had scary times. Doctors say she is doing well and ready to be cured. There are chances of it coming back at this point are next to nothing. We already say we won. She is a big helper around the house. You have three little ones an she helps out. She is my big girl. She is the oldest of four. Thank you, kate, so much. There are four locations, beachwood place, summit, south park, great northern malls. $15 Minimum donation for the haircut. We have great prizes, indians on board, restaurants on board. Whether he talk about that in the next half hour. If andy was diagnosed in the '60s, she would have been given about a 15% chance to survive. Today because of the research and money that comes out of fund raisers like this, children diagnosed with leukemia are given a 90 to 95% chance of survival. It's a great cause. Great day to come out and get a hair style. That is great news about the progress being made. She is adorable. If you take part in this, it will help families like her. Great project. We will be back out there in a little bit.

Still ahead, protestors around the nation continue to speak out against possible immigration changes. Trash left piled high in the streets in the crescent city, who will clean it up?

Welcome back. Los angeles police were surprised at the huge crowd that protested the immigration law proposed changes. Children here for a better life, people who want an education. People that work here and they will be sent back. We have a lot to do for this country. It's not fair. This country has a right to have immigration laws but they should be hugh main. More protests expected today. The senate will debate the controversial measures Tuesday after president bush outlines his plan for reforming immigration law.

A fire rips through an alabama church and authorities are calling it suspicious. It happened at faith church of the nazarene north of birmingham. Officials will be on the scene throughout the weekend working to determine a cause. No one was

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injured but the church is a total loss.

Well, who is responsible for trash and debris picked up in new orleans and when can residents start to see relief. Those are the big questions that a City Council meeting there. Nbc ken jones reports. Almost everywhere you look, you can find piles of trash like these throughout new orleans. Paper and tree branches to household appliances. Who is responsible for cleaning up the mess? Veronica white, director of the sanitation office. All problems are reported to her. Today white is updating the city council on the cleanup effort. Every month you can look for some sort of information being released as it relates to what citizens should do and what they should not do regarding their garbage as well as their c and d materials. Ken is satisfied but she wishes the garbage pickup came as often as information released by the city. They pick up the stuff every week. There was three weeks they didn't pick up. Then the corps picks that up. I think our neighborhood is relatively good. But in the last several weeks we haven't seen them. Seven months after the storm, a lot of people are fed up with how slow the city is in picking up trash. People are taking the trash from the front of their homes and piling it up in places where there are no homes. Well, i own this parking lot and that over there, i am fine with people, if someone is not living there, pile it up there. I don't want it where i'm walking out of my house. Director white says dumping on neutral ground is illegal. Violators will be fined.

New orleans officials plan on closing down one of the nation's oldest public hospitals there. But employees and former patients are rallying together to try to stop that from happening. More on that story coming up at noon.

Coming up next on this morning's news in today's law, we are talking about inheritance rules and regulations and how parents can control their kids actions after they are gone. It's french time for high

chilly temperatures outside could not keep many of northeast ohioians of greek heritage from celebrating. It was chilly. Saturday marked the greek independence day March through the tremont neighborhood. Following the parade a number of events were held at the church.

We had snow almost all day yesterday. It was snowing at my place this morning when i left. The baseball opener in chicago is a week away. And it will snow then. Don't say that. That is a week away that hopefully there is improvement on the way. Today will be a little nicer than yesterday. Just by that much. Missed it by that much. You can see on radar some of the snow that is falling right now. It's confined to the Cleveland area. We will zip into lorain county where snow is flying out to oberlin and the west side of town. Westlake over to bay village into lorain-elyria picking up snowflakes this morning. Youngstown, we said last hour, according to the observation coming out of hopkins airport, still under a quarter mile visibility out there. Closer to home, we will check the numbers, 41 burton. Collinwood 47. A 40 at hinkley and over land 40. The same with friendsville. Well, still kind of in the mix today. Looks like rain and snow will be with us to start we have snowflakes out there. Today drying out and peaks of the sunshine hopefully not being too optimistic. Everything appears to be heading to getting sun in here. Spring could finally be making an appearance around here, albeit a brief appearance. Temperatures on the rise as we see this week. 36 At the lakefront. 35 Ashtabula. Toledo, sandusky, everybody checking in to the 50s -- 30s there. Here are the wind chills, 20s all over the place. Feels like 30 here at channel 3. Windchill is not too brutal. Chill at 29 at the airport and north wind at 7 miles an hour. 50-32 The averages today. As warm as 80 and as cold as 14. Sundown 6:46. Three more minutes of daylight for us adding on everyday. You can see the circulation and we are continuing with that northerly wind flow. Drier air is awaiting in the wings up

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here. That is singing in. That will be taking over tomorrow. Get some sun in here. Rain showers Monday night into Tuesday. Monday looks good. Wintry mix today. Partial clearing. Headed for mid 20s to around 29. Partly cloudy, quiet tonight. Here is the five-day, 48 tomorrow. Rain showers will old off until late Monday night into Tuesday. Tuesday looks rainy right now. We will recover into the 50s, maybe closing in on a 60 Thursday, jeff. And, remember, a.J. There are no strangers in friendsville.

Can you use inheritance to try to influence your children's decisions? If you are unhappy with their life choices, can you include strict stipulations when it comes to their inheritance. Our legal analyst is here to explain. Sometimes Ohio law allows you to put restrictions in a will or estate plan as long as it doesn't -- the restriction doesn't violate Ohio public policy. What kind of conditions violate public policy. For example, the one you mentioned, in a will that said you will inherit money if you divorce your wife. The courts wouldn't enforce that. What kind of conditions are legal. The opposite. You might put in your will if your son remarist he will get some of his inheritance or if he marist within his faith, that would be enforceable. The courts would allow that. I have seen wills that say the son or daughter will inherit money as long as they give up smoking or drinking. All those changeses, public policy enforces those. Could you use it for a younger person to complete school. I do that a lot. A lot of people do that. They set up a trust. They say this money is for my grandchildren, use it for education, pay for college through age 25. They want to encourage them go to college but not a professional student so if they haven't graduated college by age 25 then they lose it. Another example might be they put in their will and trust that if the child or grand child has a 3.0 Grad average, a little extra money from the trust every semester to recognize their achievements. In my own life i never came across the stipulations in a will. How often does that come up when you are writing up wills. Is it a small percentage of people that put the asterisk in the conditions in there. It's not a great percentage. You find many people that are worried all the money they built up over the years will go in the wrong direction. I mentioned i had a situation once where a woman came in, exact opposite of what we are talking about, put in her will that on her death she wanted to provide that her death unless her husband remarist within six months he would lose everything. She wanted him to remarry not to stay around and think of her for all eternity. I would put why would you do that. She said she wanted someone else to be as miserable as she had been her entire life. Attorney mike solomon, our legal analyst with eyes on a comedy career. Thanks, mike.

How do i follow that? Still ahead, the best in Ohio high school hoops. They fight their way to a state title. A look at what's ahead. Lorain police continue to investigate the death of a young man -- who's vehicle ran through the side of a house.

Welcome back. Lorain police are investigating the death of a man whose vehicle ran through a house. Edward warner ran into this house. When paramedics arrived on the scene, they realized warner was shot. He later died in an area hospital as a result of his injuries.

A fast thinking teller may have helped wadsworth police break up a multicounty crime ring. These four are being held on a million dollars bail in medina county jail. Police believe they are responsible for robbing several video game stores. A teller called police when she became suspicious they were staking out the place.

More than half a million people took to the streets of los angeles to protest changes in immigration laws. The house has passed a measure that would make it a felony to be in the u.S. Illegally. It would also authorize building fences along

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the u.S. Mexican border. The senate will begin debating proposals Tuesday.

Have you seen snow outside yet today? It has been around. We are getting ready for baseball and it doesn't look like it much. We had opening day with snow before, haven't we, a.J. Last weekend of March. Can you believe it? Next weekend the first part of April. The week coming up is going to support some warmer temperatures. We have snow out there and triple doppler network, live x-band doppler radar, we are showing you some of the snow falling in parts of lorain county this morning down to mansfield and on the west side of cuyahoga county. Also toward Youngstown. So, that is what is happening even as we speak. Speaking of, we will have a look at temperatures across the buckeye state this morning. On the cool side, 35 hopkins. Dover 36. Columbus, our lovely state capitol 37 degrees. Cincy home of the reds mid-30s. Down the eastern seaboard, 47 jacksonville. New orleans 52 this morning. Birmingham 41. St. Louis chilly and 39. You can see the current state of affairs around the country. Temperatures here closing in on 40 for lunchtime today and i think we will see upper 30s into dinner with a drying pattern moving our way. We will see the sun more today than yesterday. Jeff and kim. We could use more sun. Thank you, a.J.

Event to look forward to every year. The annual cherry blossom festival in Washington, d.C. The festival kicked off in our nation's capitol. A million people are expected to come to see the cherry blossom trees that line the city's tidal basin. Because of a cold snap they are not fully bloomed out but they should be in the next couple of days. The festival runs through the 9th of April. They are pretty when they are in bloom.

The fight for the final four continues coming up in sports. > Great event for a great causing on live this weekend. You can get yourself a Sunday haircut and contribute to wide is on your side

good morning. Yesterday was championship Saturday in Columbus. Boys division one canton mckinley and trot wood madison. Bull dogs control the leash from the opening. This was a blow out. Mckinley allowed 33 points. That is the lowest output in a championship final since 1942. Mckinley's morgan hit for 25 points. He was dynamic. They won the 17th game in a row. 60-33 Winner. First school to win back to back finals since the 1973-'74 finals.

Division two finals, try way was in the game until the fourth quarter. Fourth trip to the finals ends the same way the previous three did since 1988. Mcartney had 12 in a losing cause. Dunbar was led by cook. He scored 23 points. Dunbar wins the first title since 1987, 73-46 the final.

The boys division three championships, mayo back in the uniform after undisclosed suspension. He scored the 2000 career point in the game. Nice dunk there. Future buckeye david lighty had 20 points for the vikings. St. Joe's trailed in the end. 90-73 The final. Mr. Ohio basketball leads the school to a second straight championship and he says he's sorry for missing the semi finals.

Great week in the ncaa men's tournament. More of the same last night. Two more tickets up for grabs today. Lsu and texas, overtime thriller. Long horns gibson hits the three-pointer information -- for texas. In ot, glenn davis hits a three-pointer that capped 00 -- off seven point lsu run. Texas never got any closer than five points back the rest of the way. 70-60Lsu. Big win for the state of louisiana. That's one ticket punched. Here is the second free trip to indianapolis. Memphis and ucla. Ucla won despite shooting 33% from the field. The bruins grabbed the lead from memphis 3 1/2 minutes into the game. They never gave it up after that. Ucla wins 50-45. All of that happening today plus the indians beat the braves in

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grapefruit league action. That is a wrap on sports. Thank you, andy.

Hair stylist around the area are donating time to raise money for the leukemia limb phone may -- lymphoma society. John anderson is where they are getting ready for a busy day. How tough is it to find a professional haircut for $15. That is the minimum donation today. Four locations beachwood, summit mall. They are working on their day off. We have the next victim -- customer. This is chuck from sight and sound productions. The last three years of this cut-a-thon they donated d.J. Service for all four locations. Tony and i have been in business 15 years. Recently we had family and friends that were diagnosed with some form of cancer. We believe that with sight and sound, music is the soundtrack of our lives and everybody can realty to where they were and what they were doing and what was going on in their life to what song they heard on the radio. We were honored to be involved. We want to play music, entertain the people, put a smile on their face. Raise money for a good cause, we are honored to be involved. We appreciate it. It's like a party atmosphere. John anthony is with us, what are we cutting off, 15 years' worth of hair. Isn't this nice. It will be ceremonial here. My 10-inch showers i had to get out to do this. I thought a chain saw might work. It's thick. Talk to me about dino palmer ry. The 50 stylists that work, they believe in this. It's a day off but they want to help. We are the only company that can afford to do this. We have enough employees and we are locally owned and operated and it's a great opportunity for everybody to get out and help do something for everybody. The thing is that if we all did a little bit, it would make this road a better place to live. All the employees at dino palmer ry donate their time, come out and spend the whole day here, up to eight hours. You and i will be here most of the day. It's a great opportunity. Plus we have all these gifts wrapped up, donated for ralph raffle. Chuck, you get to take that home. Dino palmieri donated prize packages this is one of the items that we are auctioning off today. Great cause. A lot of fun. Raise money for a very worthy cause. The locations again, beachwood place, great northern, south park, summit. Look at that. We have people showing up here at beachwood. The hours are 11:00 to 5:00. So, we will have more coming up. John anthony will show us some of the hot hair styles for the spring coming up. How much money did you raise last year. I know you raised a lot? Kim, it has grown. The first year we raised a little more than 8,000. Last year was 9,000. Let's go for 10 this year. 17,000 In the last two years, that money stays here to help families and a research for a cure. It does help so many families. Thank you, john. How about being able to get a haircut on Sunday. That's a good deal. And $15 the minimum.

I was looking in the green room and saw our four-legged guest coming up. Good looking dog. Not only good looking but smart because it wore a coat today. That as smart dog. When we return, a.J. Has extended look at your forecast. First, what else is going on around town.

Look at that. Where is the helicopter. Where is Cleveland? It hardly has a tower on it. The helicopter must have split. Wait a minute. I think i hear it. Eric our spotter said what it was doing, it was at the national citibank building. If you work there and your workplace isn't there, you know they hauled it away between 9:00 and 9:44 Sunday morning. That might take more than one helicopter. Mighty powerful helicopter. I noticed snowflakes on the skycam. That is not looking too promising for sun. I hope we can do better than that. Look out west. This is the visible satellite. It's sunny around the islands, cedar point, even sun breaking out there in lake county around mentor and western parts of ashtabula county, around geneva. Some areas along the lake shore are seeing sun now. But clouds are thick down toward Akron. As we continue to see the snort flow today, it will be difficult to get the sun to at least get it from behind the clouds. 24 Hours' worth of radar, you saw all of yesterday's precipitation that included a mix of rain and snow. Now it's mainly snow through lorain county. And western cuyahoga county.

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Visibility under a quarter mile at the Youngstown this morning. Our satellite-radar forecast as we animated into the future shows the next batch of clouds and rain to arrive Tuesday morning, late Monday night into Tuesday will be the timing. Rain showers out to the west will probably get us with good rains through the day Tuesday. We are breaking out the map to give you an idea of the direction from which the air is blowing. Out of the north now. As we go to the future, this is the forecast. Watch the arrows turn to more of a southerly direction into Tuesday. With winds out of the south, that should start to tug temperatures up quite nicely by the middle of the week we will be looking at high temperatures into the 50s. By the end of the week close to 60 degrees. 36 Right now burke lakefront. 35 Ashtabula. 33 Youngstown. Everyone hovering in the 30s with chill factors in the 20s. Hopefully improvement on that end. 35 Now. Windchill 29. Hopkins north wind at 7 miles an hour. Little light snow being reported out there. Across the country, here is the weather system. This is what will be with us. High pressure dominates tomorrow. Should be a nice day tomorrow with highs close to maybe 45 or 50 degrees. Scooby is getting excited over there. We will meet him in a second. 40 Degrees, partial clearing hopefully this afternoon. Wintry mix otherwise. Mid 20s to around 29 degrees. I think scooby wants to do the five-day forecast. 48 Tomorrow. He can take the blame, too. Rain showers Wednesday. Going with a 52 right now. It could have a lake breeze kick in. The winds will be week so that will allow that to happen. Closer to 60 on Thursday. Don't forget we have weather plus at wkyc dotted com and if you are a subscriber to any of these cable systems, check out weather plus on your digital cable, time warner 522. Adelphia 183. Docks cable 211. I like to give weather plus a plug.

Well, chandra is here with scooby. Isn't he just gorgeous. He is our intrepid explorer. He would love to spend the day here. Look at him. He is really cute. We think he's a wired hair dosh shawnd mix. He was getting excited when i mentioned the spring weather heading our way by the end of the week. He has a coat on. He does get cold. He would really like the warm weather, i think. You are saying that he is not really a cat person but -- right. He gets along with everybody else. I don't think cats would appreciate him in the home. He loves big dogs which i think is unusual for small dogs. His best friend is a german shepherd. He likes to can you tell letter up with him. That would qualify. He loves to go for walks. If someone is looking for a dog with a big personality but a small body, woe be great. He loves to go for long walks. He is really good on the leash which is very nice. Yes, i can attest to that as the owner of a lab, it's nice when they are comfortable with a leash situation. He has a little dosh shand in him, too. I think so. He is curious, about 8 years old. He is a good guy. I don't know anything about his past but i can tell you he will make someone a great pet. Past doesn't matter. He is a wonderful animal. We like to talk about the animal that we had on the week before. You were saying -- brier went to a good home. We are thankful for that. Absolutely. If you are interested in scooby dooby do or any other animal, check out the Cleveland kennel, the number at the bottom of your screen. Give them a ring. 216-664-2759. Thank you for joining us once again today. Give scooby a good home. That will do it for our little pet segment, jeff and kim, back to you. I can imitate -- i can do the scooby voice because of my grandkids. Can you. I don't think it would be dignified to do it here. You just wanted us to know that you can do it. I'm good at that. I can do the shaggy haired guy and -- so maybe in a commercial break you will do that. All right.

Coming up, baby boomers are reaching retirement age and experts say they will be living long life.Be helping out a worthy cause we are live this morning at beachwood place for the third annual dino palmieri cut-a-thon.

With baby boomer generation approaching retirement, the population is aging. They will live longer and more actively. First year medical students at case western

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reserve University spent time with elderly people who are examples of positive aging. Everybody on the panel is at least 90. A collective of almost 600 years of experience, maladies and learning how to look at life. These are not to make me look sexy. I have macular degeneration which is a major nuisance. These senior seniors have advice on growing old gracefully. Don't claim to have an answer or an opinion about everybody. And the truth about the down sides of aging. I spent a lot of timing to funerals. And the realities of a brittle body. You no longer can slide head first into second base. Dr. Joe bowlly had four cancers and takes all kind of medicines. One a hormone that suppresses testosterone. When you get to be my age, no matter what the cause of it is, when you feel they have to suppress your testosterone, it gives you a small feeling of pride. Today more of the elderly are more active. A sense of proportion. They know time is limited but they want to live it the best they can. The idea is to teach first year medical students something about positive aging. All right. What did they get out of this. This view in seat that sometimes segregation people by age and discriminates by age is really dangerous. I realize that aging is fun. Helping your patients have the best life they can whether they are young or old is really important message to take. Coming soon to a doctor's office near you. Important lessons for those docks of the future. There will be 22 million people in the united states age 85 and older. They had wonderful things to say. I hope to be one of those 85 and older. I am sure you will be.

Just ahead, drill time. It can seat more than 800 but before this huge airbus can take to the sky, it has to pass a safety test. College costs we'll give you an edge you can use, when it comes to applying for scholarships.

U-s and iraqi troops are conducting a joint operation to round up suspected terrorists in northern iraq so far the troops have raided five villages around kirkut. They are searching for suspects that iraqi intelligence has pinpointed. This operation comes after operation swarmer led by u.S. Forces in samarra.

It's an art exhibit which has ties to the ancient incans. The collection is called dying with art. The exhibit was at a funeral home in lima, peru. He says this is attribute to the traditions of the inca's who say they decorated the toams of the dead.

How will passengers get out in an emergency on this, the world's largest commercial plane? The new double deck airbus 380. That is what the faa and safety officials will be testing in germany today. The new plane can carry as many as 850 passengers. That's unbelievable. Big, big. Anxious to see what happens with that.

Interesting to see what will happen with the crazy weather. Snow yesterday and a little today. Still snow today and baseball coming, a.J. Last weekend of March. We are -- i don't know if appropriately or inappropriately keeping the snowflakes around today and hopefully in time to get next weekend to the first weekend of April in good stead with a little warmer weather. Midwest satellite and radar composite, look at that lonely strand in lorain county of snow. That reaches down to mansfield. Looks like it's got a little lake huron connection there. Apparently and supposedly the latest rumor is that we are going to dry things out today. 34 At hopkins. 35 Detroit and 30 up at green bay. There is the five-day with a high near 40. Upper 40s Monday, Tuesday looks wet. 52 By the time Wednesday, Thursday, enclose to 60 degrees.

By the way, there was a woman dancing over your shoulder back there. The coast of higher education. One thing they don't tell you in applying for a scholarship, if you want one, pick one where you stand out academically. Roseann colletti reports. > Reporter: even applying to college isn't free any more. But this class is. The

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factors go into your total cost, tuition and fees. These parents, some with kids along are taking a free kaplan course in college financial aid. This class has helped me a lot. Hopefully i will learn something, i will purchase the book and go through it and see what we can do. I'm thinking like one wrong decision might affect her future. I don't want to do that to her. Reporter: one of the first lessons you need to learn in financial aid 101 is the difference between grants and scholarships that don't need to be paid back and loans that do. The award notices they are giving me 17,000 -- 20,000 but 17 is a parent loan. That is not as good as somebody giving you 10,000 but it's scholarship and grant money. Reporter: scholarship money from schools is not so easy to get. Tom is valedictorian at New Jersey riverdale high school. He was anticipating academic scholarships based on merit alone. People tell me you are such a great student. No problems getting full rides to schools. But when i checked it out, it's hard to get scholarships to some of the easier schools to get into that doesn't have high academic standards. Reporter: you don't have to wait until the college acceptance letters come in to begin looking former writ based scholarships. Experts say you should start that search a year ahead of time. Here the web is your friend and two good places to start are scholarships.Com and college scholarships.Com. Despite the pitches to find scholarships for a fee -- i don't know that it's necessary to find somebody that can do that work for you. What i would really recommend is getting a hold of some of the web sites that are out there and setting your parameters for things that are interesting to you and you will be fed ex rod din near variety -- extraordinary variety to your inbox. Reporter: carole gil cautions applying for scholarships is usually labor intensive and the money can work against you. Another thing about the scholarships you have to declare them to the college where you are going. So their financial aid package takes off that amount. So, it's kind of a no win situation. Reporter: the experts say college students fail to apply for millions of dollars in scholarship money each year. Coca-cola, wal-mart, scholastic, intel, burger king all give money. A sharp student can even search by brand. I have applied to one scholarship already, best buy and i plan on applying to a few more. Reporter: roseanne colletti, nbc news. Don't overlook the opportunities closest to home, family's local employer and civic organizations. Some are based on merit alone. Others ask for financial information.

Some people say they are almost too pretty to eat. Today del shares fancy treats with us. We will head back live to beachwood place where they will show us the latest

this morning we will become acquainted with two young del's folks, jennifer studied the fine arts and adam environmental sciences. That is where they fell in love, married and settled down in Cleveland heights to fulfill a dream. They are owners of a fine bakery artisan style. The show starts early and rolls on much of the day, all very tasty at adam and jennifer's bakery. The crowd young and older is appreciative. I can walk in here any time and there is something that smells good. Something that i want to have. Go ahead, it's okay. Sampling is encouraged. Never ignore it. And questions are asked about the bakery's interesting name, on the rise. I was reading the paper one day and i saw that interests were on the rise. So i took that and applied it to our bakery. It's working. It's working. We like a place where the bread is baked from scratch and not frozen and delivered to the local bakery. Our bakery is artisan styled bakery. It's all hand crafted products. We do as little machine work as we can possibly do. We don't take shortcuts. We allow the bread to take full fermentation. A wide variety. We range from french baguettes to rustic italian. We have a pullman loaf which is a basic white bread that people like to use for sandwiches. They are pretty breads, too. Which is the most popular. The french baguettes are the most popular. We bake them twice daily. People have found all sorts of different uses for them. Morning breakfast, jam and butter, great for any meal. My husband and i were going to retire to berkley,

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california because we missed the bread. Now that this bakery is here, we don't have to go back. Such reactions give the bakers a sincere feeling of pride. Satisfying to see their faces when they tear into a warm loaf fresh from the oven. There are many good reasons to return, don't you think? Remember, it takes in the bible man cannot live on bread alone, but this is temptation. Even more so when spread with fresh butter and strawberry jam. Sweet temptations for sure at the on the rise bakery in Cleveland heights. May i? And kim adds her recommendation too. She has been there. Some say the bread and pastries as hearty as they are, they are too pretty to eat but don't believe him. They are baked everyday but Monday in Cleveland heights. I can almost smell that,

We will head back out to beachwood place where starting at 11:00 they will do haircuts for the cut-a-thon. We will get a preview of some of the newest sles. That's right. We have people lining up here. We want -- they want to be a part of this. $15 For a minimum donation. Let's start with sara. What we did was just a soft layered cut. Nothing says spring-like soft warm colors. We used a spicy red brown and add a bit of contrast. Color important for spring. Yes. Okay. Very good. John anthony. How you doing, john? Good. Look at this beautiful color. We saw -- our employees are traibd to look at client's eyes and find other colors in their eyes and bring it out in the hair color. As she turns, you will see there are so many different colors in her hair that we wanted to accent it with a cut as well by softening it up. The next model, the same thing occurs. She has beautiful hair. We thought we would bring out bright strong reds in it to brighten it up. This is what is happening with hair. A lot of soft spicy exciting movement with the hair. She can do many things with this hair by moving her hands through it. Straight cuts, that is very important. Well, straight is still in but curly is coming back. Here is andy. Beautiful hair. We cleaned her bangs up, gave her lawyers. She is beautiful. It's an honor for us to do this thing and help people with leukemia. We are excited about this project. We see all the coloring. There is no coloring here. But you can get the haircut and style to get you started. That's true. You can book your hair color later on and get your haircut today. Andy, our survivor here and honoree has amoto that she has about leukemia. What do you say. I kicked its butt. I think that says it all right there. Thanks so much. We are at four locations today: people are showing up at the locations but the hours are 11:00 to 5:00. Minimum donation of $15. We can join forces with andy and kick leukemia's butt. What a great spokesperson she is. What a sweetheart. There are the locations again until 5:00 this afternoon. Great, great event. Thank you, john. They are hoping to raise at least 10,000. Let's do it. Go get a Sunday haircut.

Ads

good morning. Thanks for being with us on another session of between the lines. Our look at issues, problems and politicians affecting your life. Lee was gone last week and republicans got shortchanged but we are getting square today. First up, five weeks to the may primary, we have not seen much of petro around at media events. We sat him down to talk about his plans and fierce campaign that ken blackwell is waging against him. Jim petro claims Ohio's big problems need a big fix and someone with his track record. We are talking about significant change. Ohio's future can't be achieved by tinkering around the edges. Reporter: some of his ideas, downsizing state government from 23 departments to nine. Chopping jobs. Saving a billion dollars a year. We are overregulated and taxed. Reporter: some money would cut college tuitions 30% he claims and enable him to end or reduce taxes to make Ohio more friendly business state. Scandals. Reporter: ken blackwell hasn't shown much friendliness. His ads show headlines about the FBI looking into his fund-raising. Petro claims he has doing nothing wrong. There is nothing that i have done in my personal life or public life that has compromised my integrity. Reporter: he voice to get them to work together on Ohio's important problems and

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make sure greater Cleveland's needs get the attention you would want from a governor with Cleveland roots. You can hear the complete cover to cover interview on our web site. Snapshot of where the race is today. Is mr. Petro in trouble? Obviously not getting as aggressive or nasty. Not aggressive. I think blackwell is probably in front but it may show jim is closing the gap. Having a governor from Cleveland in Columbus is critical. He has lost the Cleveland advantage he had by moving to Columbus, by coconspiring with speaker household aides that brought expanded version of the FBI investigation. Current pass trough petro doesn't have resemblance to him when he was in Cleveland. Do we think the FBI story looms as a big problem or planted story by his enemies in summit county. There as headline that says jim petro and FBI Eric mansfield has a taped phone call that captures the hardball style. George, i'm going in with every dime i can spend. I am in this 100%. I'm not going to put my life in jeopardy. We are going into it and we will campaign. They wouldn't let me campaign for the president. Who will pay for the referendum. Every year i will be in it with every dime i have. Reporter: he cuts right to the chase that he will use his political muscle to make trouble. Don't give me that. Reporter: this is season road undeveloped wetland on the hudson-stow border. Targeted for a retail complex with additional exit ramps from busy state route 8. It will take megamoney from several agencies to become a reality. With several communities banking on its success. Any threat on that project is a concern of mine. Reporter: we played the phone call for hudson mayor, an independent who doesn't take the comments lightly. The threats that i just listened to are disappointing and quite frankly represent probably the worst of our political system. Reporter: after several weeks of unrender calls, we caught up with him at Tuesday's board of election meeting he shielded his face from the cameras while conducting business and looked to make a quick exit at the first recess. With that he was gone. Much to the surprise of the rest of the board. He left? Reporter: members of both parties say he has crossed the line. We are in the public trust. We have the public trust and we should not use our position or perceived position to try to bully people into doing anything. I don't do that as a senator [inaudible] reporter: so the board is left with an empty seat to do his voting, all eyes will be on season road to make sure there is no funny business. Tom? Thanks, eric. We have the entire phone call on our web site. Lots more colorful and over the top language. Very careful when you listen to it because what you get is a real sense out of this tape of the man and his style. What he will say, what he will do and it comes across as both crays, potentially even cruel and a sense of after 30 years in politics, the only thing he knows is how to swing a baseball bat and kneecap or blackjack people in away that gives all politicians a deserved reputation. If they act like that, of being unfit for human contact. It's like obscenity laced. We are supposed -- he has elected a lot down there. He has to change his tune and ways. Big factor in mr. Blackwell's campaign. Complicated, confusing. Amendment expected to be on the Ohio November ballot to limit state and local government spending and keep a lid on taxes. Sounds good but local officials are calling tax expender limitation a disaster waiting to happen. Reporter: ken blackwell pushing the tax and expenditure limitation amendment. It would clamp spending 3. 5% A year or inflation plus population growth. To voters that sounds good. Silly necessary on stuff that doesn't help the people. I'm all for that. Taxes go up every year. What they are used for i have no idea. Reporter: big crowd of mayors, police chiefs, republicans, democrats gathering to map plans to fight. This whole issue sounds sexy to the voters. Sounds like a great idea until you read the fine print. Reporter: and sound an alarm. Northeast Ohio has challenging today. If this passes, we can look forward to a burial next year. It will tear us down in a very systematic slow basis to reduce us to a very poor community. It will is catastrophic. Reporter: taxpayers bill of rights, voters have suspended that. A video showed horror stories of cold schools. The kids were freezing in school. It was ridiculous. Reporter: bad roads that couldn't be fixed. Patients who couldn't get care. Options were to institutional liz my daughter or mop to another state.

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Reporter: all these officials but one opinion. How many of you believe that this is a thoughtful productive way to curb excessive government spending? No profiles encouraged? How many of you believe that it is a damaging measure that could hamper your ability to provide basic services? Reporter: in some polls these leaders going home to tell an antitell story. Antitell video and links to the supporters and opponents on our web site. I don't think i have ever seen that many public officials that unanimous. Of both parties. School officials, city officials. It's great politics in election year and horrible policy that will set this state back in ways that can't be measured. The problem is the bumper sticker is easier to read than the phone book that explains it. It is bad politics if he gets behind it. The single worse policy in the state of Ohio. If blackwell doesn't go past the primary, does this go away. It's on the ballot for sure but it will have no support. Unprecedented opposition. That is it for another session of between the lines this week. Lee and dennis, thank you for your insights. Tim russert and his challenging questions minutes away on meet the press. Thank you for joining us. I'm tom beres. Back to you guys on the set. Thank you, tom.

We have something to look forward to, warming up. Close to 60 maybe on Thursday. Let's all cheer today. Of course not only that but the first weekend of April coming up and before you know it, we will be spring go ahead our clocks being set ahead eventually and obviously that is going to signal the arrival of warmer air. That would be nice. This is our live x-band doppler radar. This band which was dropping snow earlier today is showing signs of breaking up a little bit in lorain county down to mansfield, a few snowflakes flying out there. The trend will be toward drier air. We are in the mix today. In fact, the rain snow mix should begin to taper off as we mentioned going through the afternoon. It will be drying out. Peaks of sunshine out to the west they are seeing wall to wall sunshine. Lorain, out to the islands, sandusky and mansfield as well but there are a few more clouds there. That's interesting all of lake county breaking up with sun poking its way through. Currently 37 degrees at burke. 34 Akron right now. 37 Dover. 41 Sandusky. Chill factor upper 20s. Wooster 28 degrees. 36 Our current temperature. Windchill 30. Humidity 82%. Barometer rising north winds at 8 miles an hour. That wind has been sort of calming down a little bit. Averages are 50-32. Records 80 and 14. Sun up at 6:19 tomorrow. North winds starting to usher in drier air so the trend is hopefully toward drying and it appears as though the satellite radar forecast is confirming that. A wintry mix today then partial clearing topping out close to 40 degrees. We are almost there now. Partly cloudy, chilly, uneventful tonight. Mid 20s to around 29 degrees. We will pop up close to 48 tomorrow. It should be dry all day. Then rain showers Monday night into Tuesday with a chance of rain all day Tuesday. Maybe a bit of a lake breeze Wednesday. 52 Now and 58 Thursday. A chilly start tomorrow. Kids heading to the bus stop and 26 degrees. Maybe you will be able to shed the scarf and hat later in the afternoon. Maybe.

We think the helicopter at the beginning of the program was doing heating or ventilation work on top of the national citibank building. That is usually has going on when there is a helicopter going on around tall buildings. But if that building isn't there Monday, remember you saw it happen here.

We will head out to beachwood place. John anderson cutting someone's hair? Oh man. That's not john -- yeah, john could handle that. Somebody get the scissors away from him. Optical illusion. Television trick for a good cause. The leukemia cut-a-thon at all dino palmieri salons. You are looking live at beachwood place. There are the locations. Thank you for being with us today. Have a great day.

---- INDEX REFERENCES ----

NEWS SUBJECT: (Legal (1LE33); Accidents & Injuries (1AC02); Health & Family

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(1HE30); Government (1GO80); Police (1PO98); Judicial (1JU36); Local Government (1LO75))

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News

2006-03-23

11:00:00

ARSENAL. P-H-I AIR MEDICAL NEAR PADUCAH HAS NEW AVIATION NIGHT VISION GOGGLES. THE HELMETS ALLOW MEDICAL WORKERS TO SEE MORE CLEARLY WHEN FLYING AT NIGHT. THE GOGGLES LIGHT UP OBSTACLES THAT AREN'T CLEAR TO THE NAKED EYE IN THE DARK. CAPTAIN LEN PHILPOT SAYS IT'S ONE MORE TOOL TO HELP THEM SAVE LIVES. 2:09 WE CAN SEE THE ACCIDENT SCENE, GO IN AND PICK OUT A LANDING ZONE, GET IN SAFELY AND COME OUT OF THERE WITHOUT HAVING TO WORRY ABOUT STRIKING OBJECTS--PARTICULARL Y WIRES AND TREES--THINGS OF THAT NATURE THAT YOU CAN'T SEE IN THE DARK. THE GOGGLES ALSO ALLOW THE PILOT TO SEE BAD WEATHER APPROACHING. EACH HELMET COSTS ABOUT 12-THOUSAND DOLLARS. LIVELINE SIX IS COMING UP NEXT. THE SUDDEN WEATHER CHANGES WE'VE HAD RECENTLY HAVE PUT OUR HEATING AND COOLING SYSTEMS TO THE TEST. WILLIAM POWELL IS HERE FROM PADUCAH HEATING AND AIR TO TAKE YOUR QUESTIONS. GIVE US A CALL, THE NUMBER'S ON THE BOTTOM OF YOUR SCREEN, IT'S 1-888-208- 6946. THIS IS AARON.

HE IS AN AUSTRALIAN SHEPHERD MIX PUP. AARON IS A GREAT PUPPY AND HE LOVES TO PLAY. IF YOU WOULD LIKE TO MAKE AARON PART OF YOUR FAMILY CALL PETS ARE WORTH SAVING AT 618-833-3647. WE'LL REPEAT THIS NUMBER AGAIN LATER IN THE NEWSCAST. YOU CAN SEE COUNTLESS ANIMALS IN NEED OF A GOOD HOME BY LOGGING ON TO OUR WEBSITE AT WPSDT TV DOT COM AND CLICKING ON ADOPT A FRIEND UNDER NEWSLINKS. CLOUDY AND STILL CHILLY TODAY, BUT WE ARE ON THE UPSIDE OF THIS TEMPERATURE ROLLERCOASTER. WEATHER AUTHORITY JOHN CHAMPION IS IN NEXT WITH A LOOK AT YOUR HOMETOWN FORECAST. A BUSINESS THAT'S

BEEN IN KENTUCKY A BUSINESS THAT'S BEEN IN KENTUCKY

OAKS MALL FOR MORETHAN 20 YEARS IS MOVING TO A NEW LOCATION. WE'LL TELL YOU WHICH BUSINESS AND WHERE THEY'RE HEADING, NEXT. STAY WITH US. NEW AT MIDDAY:

LEARNED MICHELSON JEWELERS IN PADUCAH IS GOING TO BE MOVING OUT OF THE KENTUCKY

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OAKS MALL. LOUIS MICHELSON WILL MAKE AN OFFICIAL ANNOUNCEMENT THIS AFTERNOON AT THE MALL STORE. THE STORE WILL BE MOVING TO A BUILDING THAT IS UNDER CONSTRUCTION IN FRONT OF THE MALL NEXT TO BLOCKBUSTER. A STARBUCKS COFFEE SHOP WAS GOING TO BE IN THAT SPACE, BUT THE DEAL DID NOT GO THROUGH. MICHELSON JEWLERS IS CELEBRATING ONE-HUNDRED YEARS OF BUSINESS THIS YEAR. THE JEWELRY STORE HAS BEEN IN KENTUCKY OAKS MALL SINCE AUGUST 1982. THE TENNESSEE BUREAU OF INVESTIGATION HAS ISSUED A STATEWIDE AMBER ALERT AFTER A MINISTER WAS FOUND DEAD WITH GUNSHOT WOUNDS IN HIS WEST TENNESSEE HOME-- THE SELMER, TENNESSEE POLICE CHIEF SAYS THE MINISTER'S BODY WAS FOUND WITH GUNSHOT WOUNDS AT HIS HOME. MEMBERS OF THE CONGREGATION CAME LOOKING FOR HIM LAST NIGHT AFTER HE MISSED A SERVICE. HIS FAMILY IS MISSING. THE MISSING PERSONS ARE MARY WINKLER AND HER DAUGHTERS, ONE-YEAR-OLD BREANNA, SIX-YEAR- OLD MARY ALICE AND EIGHT-YEAR-OLD PATRICIA. THEY ARE BELIEVED TO BE TRAVELING IN THE FAMILY'S VAN, A 2006 GRAY TOYOTA SIENNA WITH TENNESSEE TAGS NDX-288. ANYONE SPOTTING

THE VAN OR HAVING OTHER INFORMATION SHOULD CALL THE NUMBER ON YOUR SCREEN. IT'S 1-800-TBI-FIND. WE WILL SHOW YOU THIS NUMBER LATER IN THE NEWSCAST. A FORMER LIVE-IN BABYSITTER IN DYERSBURG, TENNESSEE FACES A BOND OF 100- THOUSAND DOLLARS. EDWARD SADOWSKI WAS CHARGED WITH TWO COUNTS OF AGGRAVATED KIDNAPPING AFTER TAKING TWO GIRLS FRIDAY EVENING. THAT'S ONE TWIST IN THE CASE. SADOWSKI HAD LIVED WITH AND TAKEN CARE OF THE FAMILY FOR FIVE YEARS AS A WOMAN UNDER THE NAME 'ERIKA' SADOWSKI. THIS WEEKEND, MEDICAL EXAMS AT THE DYER COUNTY JAIL REVEALED ERIKA SADOWSKI, WAS ACTUALLY A MAN. SADOWSKI WAS ARRESTED SATURDAY MORNING AFTER A COLLEGE STUDENT RECOGNIZED THE GIRLS FROM AN AMBER ALERT. SENATOR DICK DURBIN WILL VISIT METROPOLIS THIS AFTERNOON. TODAY AT 4:30, HE'LL BE AT THE CARPENTER'S HALL ON 801 MARKET STREET. IT WILL BE A TOWN- HALL STYLE MEETING. FEEL FREE TO STOP BY AND MEET AND GREET HIM. TODAY IS OUR FIRST SUPER SHREDDER THURSDAY OF 2006..

SCOTT COUCH AND THE SHREDDER CREW ARE OUT IN PADUCAH WORKING TO PROTECT YOUR GOOD NAME. SCOTT, ARE MORE PEOPLE COMING OUT? THANKS, SCOTT WE'LL CHECK BACK WITH YOU

LATER IN THE NEWSCAST. THE HEAD OF CELEBRITY CRUISES SAYS THE AMERICANS KILLED IN A BUS CRASH YESTERDAY IN CHILE WERE PART OF A B'NAI B'RITH GROUP ON VACATION. TWELVE TOURISTS WERE KILLED AND TWO INJURED AS THEY RETURNED TO A CRUISE SHIP FOLLOWING A TOUR OF A NATIONAL PARK. THE BUS DRIVER WAS SWERVING TO MISS ANOTHER TRUCK. THE BUS PLUNGED 300- FEET OFF THE HIGHWAY. GOVERNMENT OFFICIALS IN CHILE SAY THE BUS THAT WASN'T LEGALLY AUTHORIZED TO CARRY TOURISTS. THE REGISTRATION HAD NOT BEEN APPROVED YET. MORE THAN 800- THOUSAND PIECES OF CHILDREN'S JEWELRY ARE BEING RECALLED BECAUSE OF THE DANGER OF LEAD POISONING. THAT STORY TOPS TODAY'S CONSUMER ALERT. THE CONSUMER PRODUCT SAFETY COMMISSION SAYS SILVER-COLORED, HEART-SHAPED CHARM BRACELETS ARE BEING RECALLED BY REEBOK INTERNATIONAL. THEY WERE FREE GIFTS WITH THE PURCHASE OF CERTAIN STYLES OF CHILDREN'S FOOTWEAR. ALSO NECKLACE AND RING SETS IMPORTED BY DOLLAR TREE DISTRIBUTION ARE BEING RECALLED. THE RINGS ARE SILVER-COLORED AND HAVE A TOY 'GEM' IN THE CENTER. THE NECKLACES HAVE A BLACK STRING WITH A SILVER-COLORED CHARM WITH A 'GEM' IN THE CENTER. TAXPAYERS CONTINUE

TO FILE THEIR TAXES FROM HOME COMPUTERS AT A RECORD PACE. HOME COMPUTER FILING IS UP 17 PERCENT FROM THE SAME PERIOD LAST YEAR. THE I-R-S SAYS PEOPLE USING TAX PREPARATION SOFTWARE IS DRIVING THE INCREASE IN E- FILING. SO FAR, MORE THAN 13-MILLION RETURNS HAVE BEEN FILED THIS TAX SEASON BY PEOPLE E- FILING FROM THE COMFORT OF THEIR OWN HOMES. IT'S HARD WORK ONCE YOU GET TO COLLEGE, BUT JUST CHOOSING THE RIGHT COLLEGE AND THE RIGHT FINANCIAL AID PLAN BEFORE YOU GET THERE IS HARD WORK AS WELL. UP NEXT, WE TELL YOU WHAT RESEARCH YOU NEED TO BE DOING BEFORE FILLING OUT THAT APPLICATION . STAY WITH US, YOU'RE WATCHING NEWSCHANNEL SIX MIDDAY. THE COST OF HIGHER

EDUCATION IS HIGHER THAN EVER, BUT SCHOLARSHIP MONEY CAN HELP BRING DOWN THE COST,

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BUT ONE THING THEY DON'T TELL YOU WHEN APPLYING FOR A SCHOLARSHIP, IS IF YOU WANT ONE, PICK ONE WHERE YOU STAND OUT, EITHER ACADEMICALLY OR CULTURALLY. THAT MEANS YOU HAVE TO RESEARCH COLLEGES. LOOK FOR ONE YOU WANT THAT WILL REALLY WANT YOU. ROSEANNE COLLETTI REPORTS. EVEN APPLYING TO COLLEGE ISN'T FREE ANYMORE, BUT THIS CLASS IS. NATS THESE PARENTS, SOME WITH THEIR KIDS ALONG, ARE TAKING A FREE KAPLAN COURSE IN COLLEGE FINANCIAL AID 'THIS CLASS HAS HELPED ME A LOT. I KNOW WHEN TO APPLY FOR FINANCIAL AID AND ALL OF THOSE THINGS.' 'HOPEFULLY, I'LL LEARN SOMETHING. WE WILL BE PURCHASING THE BOOK, AND WE'LL GO FROM HERE.' 'I'M THINKING ONE WRONG DECISION COULD AFFECT HER FUTURE AND I DON'T WANT TO DO THAT TO HER.' ONE OF THE FIRST LESSONS FAMILIES NEED TO LEARN IN FINANCIAL 101 IS THE DIFFERENCE BETWEEN

GRANTS AND SCHOLARSHIPS THAT DON'T NEED TO BE PAID BACK AND LOANS THAT DO. 'THE AWARD NOTICE SAYS THEY'RE GIVING ME 20-THOUSAND, BUT 17 OF THAT IS A PARENT LOAN THAT'S NOT SUBSIDIZED, THAT STARTS ACCRUING INTEREST THE DAY THEY WALK ON CAMPUS. THAT'S NOT AS GOOD AS SOMEBODY THAT'S MAYBE GIVING YOU TEN THOUSAND BUT IT'S ALL SCHOLARSHIP AND GRANT MONEY.' EVEN FOR TOP STUDENTS, SCHOLARSHIP MONEY FROM SCHOOLS IS NOT ALWAYS SO EASY TO GET. TOM IS VALEDICTORIAN AT NEW JERSEY'S RIVERDELL HIGH SCHOOL. HE WAS ANTICIPATING ACADEMIC SCHOLARSHIPS BASED ON MERIT ALONE. 'PEOPLE ARE ALWAYS TELLING ME, 'YOU'RE SUCH A GREAT STUDENT. YOU SHOULD HAVE NO PROBLEM GETTING FULL RIDES TO A LOT OF DIFFERENT SCHOOLS,' BUT WHEN I REALLY CHECK IT OUT, IT WAS REALLY HARD TO GET SCHOLARSHIPS, EVEN TO SOME OF THE I WOULD SAY, EASIER SCHOOLS TO GET INTO.' 'YOU DON'T HAVE TO WAIT UNTIL THE COLLEGE ACCEPTANCE LETTERS START COMING IN TO BEGIN LOOKING FOR MERIT BASED SCHOLARSHIPS. THE EXPERTS WE INTERVIEWED TELL US, YOU SHOULD START THAT SEARCH A YEAR AHEAD OF TIME.' HERE THE WEB IS YOUR FRIEND AND TWO GOOD PLACES TO START ARE SCHOLARSHIPS.COM AND COLLEGESCHOLARSHIP S.COM, AND DESPITE THOSE INTERNET PITCHES TO FIND YOU SCHOLARSHIPS FOR A FEE, 'I DON'T KNOW THAT IT'S NECESSARY TO SPEND THE ADDITIONAL MONEY TO FIND SOMEBODY

WHO CAN DO THAT WORK FOR YOU. WHAT I WOULD REALLY RECOMMEND IS GETTING A HOLD OF SOME OF THE WEBSITES THAT ARE OUT THERE AND SETTING YOUR PARAMETERS FOR THINGS THAT ARE INTERESTING TO YOU, AND YOU WILL AUTOMATICALLY BE FED AN EXTRAORDINARY VARIETY OF SCHOLARSHIPS DIRECTLY TO YOUR E- MAIL BOX.' PRIVATE COLLEGE COUNSELOR CAROL GILL CAUTIONS, APPLYING FOR SCHOLARSHIPS IS USUALLY VERY LABOR INTENSIVE AND THE MONEY CAN ALSO WORK AGAINST YOU. 'ANOTHER THING ABOUT THESE SCHOLARSHIPS IS THAT YOU HAVE TO DECLARE THEM TO THE COLLEGE WHERE YOU'RE GOING, SO THEIR FINANCIAL AID PACKAGE TAKES OFF THAT AMOUNT, SO ITS KIND OF A NO-WIN SITUATION.' THE EXPERTS SAY COLLEGE STUDENTS FAIL TO APPLY FOR MILLIONS OF DOLLARS IN SCHOLARSHIP MONEY EACH YEAR. COCA- COLA. WAL-MART, SCHOLASTIC, TARGET, INTEL, BURGER KING GIVE MONEY. A SHARP STUDENT CAN EVEN SEARCH BY BRAND. 'I'VE APPLIED TO ONE SCHOLARSHIP ALREADY, THE BEST BUY SCHOLARSHIP, AND I PLAN ON APPLYING TO A FEW MORE.' AND DON'T OVERLOOK

THOSE OPPORTUNITIES CLOSEST TO HOME. A FAMILY MEMBER'S EMPLOYER, LOCAL BUSINESSES, AND CIVIC ORGANIZATIONS. SOME SCHOLARSHIPS ARE BASED ON MERIT ALONE, OTHERS WILL ASK FOR FINANCIAL INFORMATION. HOW MANY SERVINGS OF JUICE SHOULD YOU HAVE EACH DAY? AND HOW MANY GLASSES OF MILK? COMING UP, WE'LL TELL YOU WHAT YOU SHOULD BE DRINKING ON A DAILY BASIS. FOOD ISN'T THE ONLY I LEARNED A LOT WHEN I FOUND OUT I HAD HIGH BLOOD PRESSURE. BUT I DIDN'T KNOW IT COULD LEAD TO ERECTILE DYSFUNCTION. HAVING DIABETES CHANGED MY LIFE. BUT I DIDN'T KNOW IT COULD LEAD TO ED. GUYS SHOULD KNOW THAT HAVING CERTAIN HEALTH CONDITIONS, LIKE HIGH BLOOD PRESSURE... OR DIABETES MAY LEAD TO ED, AND THAT LEVITRA CAN HELP. (announcer) DOCTORS KNOW LEVITRA WORKS FOR MEN WITH ED, EVEN THOSE WITH HIGH BLOOD PRESSURE OR DIABETES. LEVITRA IS ONLY FOR MEN HEALTHY ENOUGH FOR SEXUAL ACTIVITY. IF YOU HAVE HEART PROBLEMS OR ARE ON ALPHA BLOCKER THERAPY,

TALK TO YOUR DOCTOR BEFORE TAKING LEVITRA. DO NOT TAKE LEVITRA IF YOU TAKE NITRATES FOR CHEST PAINS AS THIS MAY CAUSE AN UNSAFE DROP IN BLOOD PRESSURE. SIDE EFFECTS MAY INCLUDE HEADACHE, FLUSHING AND STUFFY OR RUNNY NOSE. TO AVOID LONG-TERM

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INJURY, SEEK IMMEDIATE MEDICAL HELP IF YOU EXPERIENCE AN ERECTION LASTING LONGER THAN UR HOURS. IF YOU HAVE ANY SUDDEN DECREASE IN VISION, STOP TAKING LEVITRA AND CALL YOUR DOCTOR RIGHT AWAY. IMAGINE WHAT LEVITRA CAN DO FOR YOU. TALK TO YOUR DOCTOR. THE MORE YOU KNOW ABOUT ED, THE MORE YOU'LL WANT TO KNOW ABOUT LEVITRA. FOOD ISN'T THE ONLY

CULPRIT IN AMERICA'S FIGHT AGAINST FAT-- NUTRITION EXPERTS SAY AT LEAST A FIFTH OF THE CALORIES WE CONSUME - COME FROM WHAT WE DRINK. AS HELEN CHICKERING REPORTS, NOW A PANEL OF TOP NUTRITION SCIENTISTS HAS CREATED A BEVERAGE GUIDE IN HOPES AMERICANS WILL START COUNTING THE CALORIES IN THEIR CUPS-- TODAY - A CUP OF COFFEE ISN'T COMPLETE WITHOUT A SHOT OF SOMETHING SWEET AND A CREAMY TOP.. 'I GET TWO OR THREE REFILL ADD A SOFT DRINK OR A FRUIT JUICE AND PRETTY SOON YOU'VE CONSUMED A MEAL'S WORTH OF CALORIES - WITHOUT EVEN FEELING FULL! 'WE'RE GETTING HEAVIER AND HEAVIER AND MORE AND MORE UNHEALTHY, WE HAVE TO BE CONCERNED ABOUT THESE CALORIES FROM BEVERAGES.' THAT CALORIC CONCERN INSPIRED NUTRITION SCIENTIST BARRY POPKIN TO SPEARHEAD A PANEL THAT HAS CREATED A BEVERAGE GUIDE FOR CONSUMERS - THINK OF IT AS THE FOOD PYRAMID FOR DRINKS... 'THE CORE BEVERAGE

WE NEED FOR LIFE FOR HEALTH? IT'S WATER.' ALONG WITH FOUR TO SIX 8 OUNCE SERVING OF WATER - THE GUIDE RECOMMENDS UP TO 8 CUPS OF UNSWEETENED TEA AND UP TO FOUR CUPS OF COFFEE. NO SUGAR. NO MILK - NOTHING ARTIFICIAL SWEETENERS ARE OKAY. AND UP TO FOUR SERVINGS OF DIET DRINKS AND TWO OF SKIM OR LOWFAT MILK. 'I LIKE THE NATURAL JUICE.' BUT JUICES ARE PACKED WITH SUGAR - ONLY ONE SERVING IS RECOMMENDED. DITTO FOR SOFT DRINKS AND OTHER SUGARY BEVERAGES POPKIN SAYS ARE LIKE THE CANDY OF THE FOOD CHAIN - ONLY WORSE. 'IF YOU CONSUME THIS YOU WILL CONSUME MORE CALORIES.' 'THE TAKE HOME MESSAGE FROM POPKIN AND THE BEVERAGE PANEL? WHEN IT COMES TO A HEALTHY LIFESTYLE DON'T FORGET TO THINK ABOUT WHAT'S IN YOUR DRINK. HELEN CHICKERING, NBC NEWS.' THE BEVERAGE GUIDE IS BASED ON A 22- THE BEVERAGE GUIDE IS BASED ON A 22-HUNDRED CALORIE DIET - AND UP TO 98 OUNCES OF LIQUIDS. THE GUIDE IS NOT INTENDED FOR YOUNG

CHILDREN WHO POPKIN NOTES - NEED A LOT MORE MILK IN THEIR DIET. ALCOHOL IS INCLUDED IN THE GUIDE - NO MORE THAN ONE DRINK PER DAY FOR WOMEN, TWO FOR MEN. SOME DRIVERS SIMPLY IGNOR THEM--SPEED LIMIT SIGNS. BUT THEY ARE THERE FOR A REASON. COMING UP, WHY SPEEDING IS SO DANGEROUS. THERE ARE A LOT OF LEAD-FOOTED DRIVER IN THIS COUNTRY.

NEW AT MIDDAY: NEWSCHANNEL-6 HAS LEARNED MICHELSON JEWELERS IN PADUCAH IS GOING TO BE MOVING OUT OF THE KENTUCKY OAKS MALL. LOUIS MICHELSON WILL MAKE AN OFFICIAL ANNOUNCEMENT THIS AFTERNOON AT THE MALL STORE. THE STORE WILL BE MOVING TO A BUILDING THAT IS UNDER CONSTRUCTION IN FRONT OF THE MALL NEXT TO BLOCKBUSTER. A STARBUCKS COFFEE SHOP WAS GOING TO BE IN THAT SPACE, BUT THE DEAL DID NOT GO THROUGH. MICHELSON JEWLERS IS CELEBRATING ONE- HUNDRED YEARS OF BUSINESS THIS YEAR. THE JEWELRY STORE HAS BEEN IN KENTUCKY OAKS MALL SINCE AUGUST OF 1982. RIGHT NOW THERE'S A DEVELOPING STORY FROM THE AFRICAN COUNTRY OF CAMEROON. 127 PEOPLE ARE BELIEVED TO HAVE DIED IN A FERRY ACCIDENT OFF THE COAST. A FERRY CARRYING 150 PASSENGERS SANK. ONLY 23 PEOPLE WERE RESCUED. THE CAUSE OF THE ACCIDENT IS NOT YET KNOWN. THE BOAT WAS HEADED FOR THE CENTRAL AFRICAN COUNTRY OF GABON FROM A TOWN IN NIGERIA. FIRST INDICATIONS OF THE ACCIDENT CAME WHEN FISHERMAN FOUND BODIES FLOATING IN THE WATERS OFF A PORT TOWN IN CAMEROON. THE TENNESSEE BUREAU OF INVESTIGATION HAS ISSUED A STATEWIDE AMBER ALERT AFTER A MINISTER WAS FOUND

DEAD WITH GUNSHOT WOUNDS IN HIS WEST TENNESSEE HOME-- THE SELMER, TENNESSEE POLICE CHIEF SAYS THE MINISTER'S BODY WAS FOUND WITH GUNSHOT WOUNDS AT HIS HOME. MEMBERS OF THE CONGREGATION CAME LOOKING FOR HIM LAST NIGHT AFTER HE MISSED A SERVICE. HIS FAMILY IS MISSING. THE MISSING PERSONS ARE MARY WINKLER AND HER DAUGHTERS, ONE-YEAR-OLD BREANNA, SIX-YEAR- OLD MARY ALICE AND EIGHT-YEAR-OLD PATRICIA. THEY ARE

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BELIEVED TO BE TRAVELING IN THE FAMILY'S VAN, A 2006 GRAY TOYOTA SIENNA WITH TENNESSEE TAGS NDX-288. ANYONE SPOTTING THE VAN OR HAVING OTHER INFORMATION SHOULD CALL THE NUMBER ON YOUR SCREEN. IT'S 1-800-TBI-FIND. WE WILL SHOW YOU THIS NUMBER LATER IN THE NEWSCAST. A FORMER LIVE-IN BABYSITTER IN DYERSBURG, TENNESSEE FACES A BOND OF 100- THOUSAND DOLLARS. EDWARD SADOWSKI WAS CHARGED WITH TWO COUNTS OF AGGRAVATED KIDNAPPING AFTER TAKING TWO GIRLS FRIDAY EVENING. THAT'S ONE TWIST IN THE CASE. SADOWSKI HAD LIVED WITH AND TAKEN CARE OF THE FAMILY FOR FIVE YEARS AS A WOMAN UNDER THE NAME 'ERIKA' SADOWSKI. THIS WEEKEND, MEDICAL EXAMS AT THE

DYER COUNTY JAIL REVEALED ERIKA SADOWSKI, WAS ACTUALLY A MAN. SADOWSKI WAS ARRESTED SATURDAY MORNING AFTER A COLLEGE STUDENT RECOGNIZED THE GIRLS FROM AN AMBER ALERT. TWO MEN DIED WHEN THEIR VEHICLES COLLIDED HEAD-ON YESTERDAY IN SALINE COUNTY, ILLINOIS. 47-YEAR-OLD WILLIAM HENSON OF STONEFORT DIED AT THE SCENE AND 50-YEAR-OLD STEVEN MITCHELL OF BRISTOW, INDIANA WAS PRONOUNCED DEAD AT AN EVANSVILLE, INDIANA HOSPITAL. U-S 45 IS OPEN TODAY IN SALINE COUNTY. THE CRASH CLOSED THE HIGHWAY YESTERDAY BETWEEN STONEFORT AND CARRIER MILLS. TWO TRUCKS HIT HEAD- ON AFTER HENSON'S PICK-UP TRUCK CROSSED THE CENTER LINE INTO THE PATH OF A TANKER TRUCK. ONE OF THE EMERGENCY RESPONDERS WAS ONE OF HENSON'S FRIENDS. 'YOU JUST CAN'T HARDLY EXPLAIN WHAT IT'S LIKE WHEN YOU SHOW UP AND KNOW IT'S YOUR FRIEND THERE'S NOTHING YOU CAN DO YOU JUST STAND THERE KINDA HELPLESS. HE WAS A GOOD BOY.' SENATOR DICK DURBIN WILL VISIT METROPOLIS THIS AFTERNOON. TODAY AT 4:30, HE'LL BE AT THE CARPENTER'S HALL ON 801 MARKET STREET.

IT WILL BE A TOWN- HALL STYLE MEETING. FEEL FREE TO STOP BY AND MEET AND GREET HIM. TODAY IS OUR FIRST SUPER SHREDDER THURSDAY OF 2006.. SCOTT COUCH AND THE SHREDDER CREW ARE OUT IN PADUCAH WORKING TO PROTECT YOUR GOOD NAME. SCOTT, HOW'S THE TURNOUT SO FAR? THANKS, SCOTT WE'LL CHECK BACK WITH YOU LATER IN THE NEWSCAST. WE'LL CHECK BACK WITH YOU LATER IN THE WE'LL CHECK BACK

WITH YOU LATER IN THE NEWSCAST. FOR TWELVE AMERICANS WHAT MAY HAVE BEEN THE TRIP OF A LIFETIME HAS TURNED DEADLY ... AFTER THEIR

TOUR BUS CRASHED IN NORTHERN CHILE. AS KRISTEN DAHLGREN REPORTS, THE GROUP WAS ON A CRUISE SHIP AND HAD STOPPED IN CHILE ON A SIGHT- SEEING TOUR. THE GROUP WAS RETURNING FROM A SIGHTSEEING TRIP TO A PICTURESQUE NATIONAL PARK IN CHILE WHEN THEIR MINI BUS RAN OFF THE ROAD AND PLUNGED SOME 300 FEET DOWN A MOUNTAIN SIDE. S/ DAN HANRAHAN / PRESIDENT CELEBRITY CRUSES 'ALL WE KNOW FROM REPORTS IS BUS SWERVED TO AVOID A TRUCK.' ELEVEN PASSENGERS WERE KILLED INSTANTLY... ANOTHER DIED AT THE HOSPITAL. TODAY WE ARE LEARNING MORE ABOUT THE VICTIMS ... MANY OF THEM HUSBANDS AND WIVES.... ALL PART OF A JEWISH SERVICE ORGANIZATION... MOST FROM A SMALL TOWN IN NEW JERSEY. INCREDIBLY, TWO FROM THE GROUP SURVIVED... AS DID THE VAN'S DRIVER AND GUIDE. DOCTORS SAY BOTH AMERICANS ARE STABLE AND AT LEAST ONE IS ALERT AND SPEAKING. OFFICIALS HOPE THEY'LL BE ABLE TO EXPLAIN WHAT WENT WRONG. S/ DAN HANRAHAN / PRESIDENT CELEBRITY CRUSES 'I PLEDGE CELEBRITY CRUISE WILL DO WHAT IT CAN TO FIND ANSWERS WE WANT AND NEED.' THE VICTIMS WERE

AMONG SOME 15 HUNDRED PASSENGERS ABOARD THE CRUISE SHIP MILLENNIUM... THEY HAD DOCKED IN ARICA, CHILE WHEN THE GROUP CHOSE AN INDEPENDENT TOUR OPERATOR FOR THEIR SIGHTSEEING TRIP. SOT: DAN HANRAHAN / PRESIDENT CELEBRITY CRUSES 'THEY OFTEN GO OFF ON OWN EXCURSIONS. WE ENCOURAGE THEM TO TAKE OURS BECAUSE THEY ARE SO THOROUGHLY CHECKED OUT' THE PASSENGERS WERE JUST FOUR DAYS INTO A FOURTEEN DAY CRUISE. THEY WERE SCHEDULED TO DOCK IN FORT LAUDERDALE APRIL SECOND... INSTEAD FAMILY MEMBERS ARE NOW ON THEIR WAY TO CHILE TO HELP IDENTIFY THE VICTIMS. KRISTEN DAHLGREN NBC NEWS NEW YORK. EQUIPMENT CONCERNS ABOARD THE INTERNATIONAL SPACE STATION HAVE PUT FUTURE SPACEWALKS ON HOLD TEMPORARILY. PROBLEMS INCLUDE FINDING THE CHEMICAL CANISTERS THAT REMOVE DEADLY CARBON DIOXIDE FROM THE LIFE-SUPPORT SYSTEMS ON ASTRONAUT SPACESUITS. ALSO, THERE ARE CONCERNS THAT HANDRAILS ATTACHED TO THE

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OUTSIDE OF THE

STATION MAY BE FAULTY. NO SPACEWALKS HAVE BEEN PLANNED UNTIL JULY. THE DOW IS COMING OFF OF ITS HIGHEST LEVEL IN ALMOST FIVE YEARS - AS HOME SALES UNEXPECTEDLY RISE AND A SOFTWARE MAKER DISAPPOINTS INVESTORS. NICOLE PETALLIDES REPORTS ON THE LATEST FROM THE NEW YORK STOCK EXCHANGE. INVESTORS ARE CONCERNED ABOUT RISING INTEREST RATES AHEAD OF NEXT WEEK'S FED MEETING.) SALES OF EXISTING HOMES UNEXPECTEDLY INCREASED LAST MONTH, FOR THE FIRST TIME SINCE AUGUST. MILD TEMPERATURES AND LOW MORTGAGE RATES BROUGHT BUYERS OUT EARLY. +++) AND A FORECAST FROM ADOBE SYSTEMS IS ALSO WEIGHING ON INVESTORS MINDS.) ADOBE REPORTED A 31 PERCENT DROP IN FIRST QUARTER PROFIT. THE BIGGEST MAKER OF GRAPHIC DESIGN SOFTWARE ALSO FORECAST SALES THAT MISSED ANALYST ESTIMATES. +++) ADOBE ISN'T THE ONLY COMPANY OUT WITH EARNINGS NEWS. +++ THE WORLD'S LARGEST CRUISE OPERATOR HAD SOME BUMPY WATERS IN THE FIRST QUARTER.) CARNIVAL REPORTED A 19 PERCENT DROP IN PROFITS BECAUSE OF HIGHER FUEL COSTS. THE COMPANY ALSO CUT ITS PROFIT FORECAST FOR THE YEAR. +++) AND-- GENERAL MILLS

SAID FISCAL THIRD- QUARTER PROFIT ROSE 7 PERCENT AFTER IT ADDED NEW FLAVORS OF CHEERIOS AND YOPLAIT YOGURT. CEREAL SHIPMENTS GREW FOR THE FIRST TIME IN FIVE QUARTERS.) GENERAL MILLS DEBUTED YOGURT BURST CHEERIOS TO WIN CUSTOMERS FROM NUMBER ONE CEREAL MAKER, KELLOGG. +++ AND THAT'S BUSINESS NEWS. AT THE NEW YORK STOCK EXCHANGE, I'M NICOLE PETALLIDES WITH THE BLOOMBERG MARKET UPDA HERE ARE THE LATEST NUMBERS: WE'LL HAVE THE DAY'S CLOSING NUMBERS FOR YOU ON NEWSCHANNEL SIX AT FIVE. BREAKING NEWS... AT LEAST ONE PERSON HAS BEEN KILLED, 11 OTHERS INJURED WHEN A FIRE BROKE OUT ON A CRUISE SHIP OFF THE COAST OF JAMAICA. THESE ARE THE FIRST PICTURES WE HAVE INTO THE NEWSROOM OF THE SHIP. THE 'STAR PRINCESS' OF PRINCESS CRUISE LINES WAS EN ROUTE FROM GRAND CAYMAN TO JAMAICA WHEN A FIRE STARTED IN A CABIN AND QUICKLY SPREAD. IT HAPPENED OVERNIGHT, DOZENS OF OTHER CABINS WERE BURNED. THE SHIP HAS SINCE DOCKED IN MONTEGO BAY, JAMAICA WHERE RESCUE CREWS ARE NOW INVESTIGATING

THE CAUSE OF THE BLAZE. THE 'STAR PRINCESS' SAILED FROM FORT LAUDERDALE, FLORIDA ON MARCH 19TH. MANY OF YOU WERE APPARENTLY PAYING ATTENTION LAST MONTH WHEN WE RAN OUR SPECIAL REPORT, 'CARDIAC ARREST.' HEART SCREENINGS ARE WAY UP AT LOURDES AND WESTERN BAPTIST HOSPITALS. CARDIOLOGIST DR. KEN FORD SAYS PEOPLE COMING IN HAVE BEEN MENTIONING THE WPSD REPORTS. HE THINKS BECAUSE OF TONY CISSELL, THEY HAVE A NEW UNDERSTANDING OF THE SYMPTOMS AND RISK FACTORS OF HEART DISEASE. OUR STRESS TESTS AREA HAS BEEN BUSY, WE'VE HAD MORE CT ANGIOGRAMS, MORE EKG'S, MORE VISITS TO THE E.R. IN GENERAL EVERY PHAS OF CADIOLOGY HAS BEEN BUSY. DR. FORD SAYS SCREENINGS WERE UP 20 PERCENT IN FEBRUARY AND SO FAR MARCH HAS BEEN JUST AS BUSY. RIGHT NOW, IF YOU'RE LOOKING TO BOOK A STRESS TEST, YOU'VE GOT TO WAIT UNTIL THE SECOND WEEK OF APRIL. WHEN YOU COUNT CALORIES, ARE YOU COUNTING EVERYTHING THAT YOU DRINK DURING THE DAY? COMING UP IN MEDICAL NEWS, A BEVERAGE GUIDE TO

MAKE SURE THAT YOU ARE NOT DRINKING TOO MANY CALORIES EACH DAY. BUT FIRST, IF YOU ARE PLANNING TO USE YOUR FREQUENT FLIER MILES THIS SUMMER FOR VACATION, YOU MAY RUN INTO A PROBLEM. WE'LL EXPLAIN UP NEXT. HAVE YOU EVER TRIED TO USE YOURknow, every so often, a package like this is delivered right to my door. I like to think of it as my lifeline. You know, I have diabetes. These are my testing supplies. I check my blood sugar, and I check it often. And Liberty Medical makes sure I have everything I need, when I need it.

Now, you may not know this but if you're on Medicare, the cost of your diabetes testing supplies may be covered. Whether you use insulin or not. Liberty makes it easy. They bill Medicare and your insurance company - so you have no paperwork. You pay nothing up-front, and your supplies are delivered right to your door- with no charge for shipping. So check your blood sugar as often as you should. And Call

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Liberty. They can help you live a better life. For more information call the number on your screen. FREQUENT FLYER MILES

AND BEEN TOLD THAT DATE OR DESTINATION IS NOT AVAILABLE? AS JOEL CONNABLE TELLS US, EXPERTS SAY THIS MAY BE THE BUSIEST YEAR FOR FLYING ON SUMMER VACATIONS SINCE NINE- ELEVEN, SO USING YOUR MILES COULD TURN INTO A FREQUENT FLYER FANTASY. MORE AND MORE PEOPLE ARE EARNING AND USING THEIR FREQUENT FLIER MILES TO TAKE TRIPS, BUT THE NUMBER OF SEATS AND FLIGHTS HAS REMAINED THE SAME. 'PEOPLE HAVE TO MOVE QUICKLY IF THEY WANT TO USE MILEAGE.' QUICKLY MEANS RIGHT NOW IF YOU WANT TO USE YOUR MILES TO TRAVEL THIS SUMMER. MANY SEATS ARE GONE BECAUSE MANY PEOPLE NOW BOOK VACATIONS ALMOST ONE YEAR IN ADVANCE. 'IF SOMEBODY WAITS UNTIL THEY'RE CERTAIN THEY CAN GO THEY'RE PROBABLY OUT OF LUCK.' MARSHALL HARRIS OF HARRIS TRAVEL GIVES US OUR FIRST TRAVEL TIP. MAKE THE RESERVATION NOW, EVEN IF YOU'RE NOT SURE IF YOU CAN TRAVEL LATER. 'YOU CAN BOOK 330 DAYS OUT, BOOK 330 DAYS OUT, AND YOU'VE GOT DATES SO TRY TO FORCE YOUR OTHER PLANS TO WORK WITHIN THOSE DATES. THEN AT LEAST THEN YOU KNOW YOU CAN USE YOUR MILEAGE.' THEN, IT ONLY COSTS 100 DOLLARS IF YOU HAVE TO CHANGE YOUR TRAVEL PLANS LATER.

'I'VE DONE THINGS LIKE THAT WHERE I'VE BOOKED DESTINATIONS WITH TWO DIFFERENT AIRLINES AND I KNEW THAT I WAS GOING TO HAVE TO EAT THE HUNDRED DOLLARS.' THAT'S ONE OF TOM PARSON'S SECRETS FROM BESTFARES.COM. HERE'S ANOTHER TRAVEL TIP. IF YOU CAN'T GET A FREQUENT FLIER TICKET ON ONE AIRLINE, CHECK WITH THEIR MILEAGE PARTNERS. 'ONE OF THE BEST WAYS OF DOING IT IS WITH DELTA BECAUSE DELTA PARTNERS WITH AIR FRANCE AND BY USING DELTA MILES YOU GET AIR FRANCE TICKETS.' THAT MAY HELP YOU GET TO EUROPE, ONE OF THE BUSIEST DESTINATIONS THIS SUMMER. AMERICAN AIRLINES PARTNERS WITH BRITISH AIRWAYS SO THAT MAY HELP YOU GET ACROSS THE ATLANTIC AS WELL. 'AND THIS MAY ALSO HELP YOU GET TO THIS SUMMER'S MOST POPULAR DESTINATION, HAWAII, I HAVE AMERICAN AIRLINES MILES, BUT I WASN'T ABLE TO USE MY MILES TO BOOK A TICKET ON AMERICAN AIRLINES SO I CALLED THEIR TRAVEL PARTNER HAWAIIAN AIRLINES AND DISCOVERED HAWAIIAN ACTUALLY HAS SOME SEATS AVAILABLE.' 'ON AMERICAN, YOU CAN NOT ONLY TRANSFER MILES, YOU CAN ALSO BUY, IF YOU'RE A LITTLE SHORT, YOU CAN BUY THE EXTRA MILES. ON DELTA, DELTA WILL LET YOU USE THE MILEAGE FOR ANY FAMILY MEMBER.' BUT REMEMBER, MOST AIRLINES CHARGE A FEE

TO TRANSFER MILEAGE AND IF YOU WANT TO BUY THEM YOU'LL PROBABLY PAY ABOUT 140 BUCKS FOR EVERY 5000 MILES. NOW FROM THE ORLANDO, FLORIDA AREA. WE'RE TOLD AT LEAST THREE PEOPLE ARE DEAD AFTER THIS SMALL PLANE CRASHED IN MELBOURNE, FLORIDA. THE PLANE CRASHED WITHIN THE LAST HOUR- AS THE PLANE WAS TRYING TO LAND. THE CESSNA 340-A JUST MISSED HITTING A BUILDING BEFORE IT CRASHED MEDICAL WORKERS WHO TAKE TO THE SKY NOW HAVE A NEW WEAPON IN THEIR

BELIEVE IT OR NOT, THOSE SPEED LIMIT SIGNS ARE THERE FOR A REASON. DAVE YELVERTON HAS MORE ON WHY THE NEED FOR SPEED COULD LEAD TO SERIOUS TROUBLE. 'A LOT OF US HAVE THE NEED FOR SPEED, BUT BEFORE YOU PUT THE REAL PEDAL TO THE METAL, LISTEN UP.' YOU MAY NOT PAY ATTENTION TO THE ROAD SIGNS TELLING YOU HOW FAST YOU SHOULD GO. BUT REMEMBER, THEY'RE THERE FOR A REASON. THAT'S BECAUSE SPEEDING IS SERIOUS STUFF. ITS A FACTOR IN CRASHES THAT KILL 12- THOUSAND PEOPLE EACH YEAR. IT REDUCES THE TIME YOU HAVE TO REACT, AND INCREASES THE CHANCES YOUR WRECK WILL BE EVEN MORE SEVERE. FOR EVERY 10 MILES AN HOUR YOU GO OVER 50, YOU DOUBLE THE RISK OF DEATH IN A CRASH. SO CHECK YOUR SIGN, MAKE SURE YOU KNOW THE SPEED LIMIT, AND REMEMBER IN CERTAIN WEATHER,

THE POSTED LIMIT MAY BE WAY TOO FAST. 'SOMETIMES DRIVING DRIVING 55 ON THE INTERSTATE JUST DOESN'T SEEM FAST ENOUGH. YOU WILL LIKELY SEE PEOPLE JUST WHIZZING BY YOU.' BUT REMEMBER, SPEED LIMITS ARE NOT JUST GUIDELINES, THEY SAVE LIVES. SO ALLOW ENOUGH TIME TO REACH YOUR DESTINATION, CHECK AND RECHECK THE SPEEDOMETER THROUGHOUT YOUR TRIP. SLOW DOWN IN WORK ZONES AND BY SCHOOLS AND IF SOMEONE IS

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TAILGATING YOU, PULL OVER. 'AND IF YOU WANT TO SPEED, HERE'S WHERE YOU NEED TO DO IT.' GOOD INFORMATION TO KEEP IN MIND IF YOU'RE HEADING TO OUR FIRST SUPER SHREDDER THURSDAY OF 2006.. SCOTT COUCH AND THE SHREDDER CREW ARE OUT IN PADUCAH WORKING TO PROTECT YOUR GOOD NAME. SCOTT, HOW'S THE TURNOUT SO FAR? THANKS, SCOTT. REMEMBER THIS IS A FREE SERVICE AND OUR

TEAM WOULD LOVE TO HELP YOU. AGAIN THEY'RE AT THE KENTUCKY FARM BUREAU AT 1600 BROADWAY IN PADUCAH. YOU CAN BRING UP TO 50 POUNDS OF YOUR PERSONAL PAPERS AND THEY'LL SHRED THEM FOR YOU. THEY'LL BE THERE THROUGH 6:00 TONIGHT. TEMPERATURES ARE STILL BELOW NORMAL TODAY. BUT A WARM-UP IS IN THE FORECAST. HERE'S JOHN CHAMPION. WHEN IT COMES TO HORSEPOWER,

LOTS OF TRACTORS HAVE THE NUMBERS. BUT NUMBERS DON'T DO WORK. YOU DO. THAT'S WHY YOU WANT... A NEW JOHN DEERE TWENTY SERIES TRACTOR WITH LOADMATCH. IT PUTS MORE POWER WHERE THE WORK GETS DONE... TO HELP YOU DIG, LIFT, HAUL AND ENJOY. TEST-DRIVE A TWENTY SERIES TRACTOR TODAY. IT GIVES YOU MORE POWER... WHERE IT COUNTS. ie: JENNIFER, WHAT

HAPPENED? EVERYTHING WAS FINE, IN FACT, BETTER THAN FINE, AND NOW ALL OF A SUDDEN, IT'S 'GO AWAY, FRANKIE.'

Jennifer: JUST GO AWAY, ALL RIGHT? YOU SHOULDN'T HAVE ANYTHING TO DO WITH ME.

Frankie: WHY?

Jennifer: YOU SHOULDN'T BE IN HERE.

Frankie: I HEARD YOU CRYING. DID YOU EXPECT ME TO IGNORE YOU?

Jennifer: YES.

Frankie: I'M NOT GOING ANYWHERE UNTIL YOU TELL ME WHAT HAPPENED. WHAT -- WHAT UPSET YOU LIKE THIS?

Lexie: YOU WANT ME TO CONVINCE CARRIE THAT SHE SHOULDN'T CHOOSE TO BE WITH AUSTIN.

Sami: I'M GLAD WE UNDERSTAND EACH OTHER.

Lexie: OH, YEAH, I UNDERSTAND. YOU'RE BLACKMAILING ME.

Sami: AND YOU ARE CHEATING ON ABE, SO YOU CAN GET OFF YOUR HIGH HORSE. NOW, ALL YOU HAVE TO DO IS MAKE SURE THAT CARRIE DOESN'T CHOOSE AUSTIN. OTHERWISE, YOU CAN SAY GOODBYE TO YOUR HAPPY LIFE WITH ABE AND THEO.

Lexie: SAMI, THERE'S JUST NO

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NEWS SUBJECT: (Nutrition (1NU67); Major Corporations (1MA93); Health & Family (1HE30); General Interest Diabetes (1GE92))

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REGION: (Indiana (1IN12); North America (1NO39); Latin America (1LA15); Kentucky (1KE38); Hawaii (1HA58); New York (1NE72); Jamaica (1JA89); Chile (1CH74); South America (1SO03); Americas (1AM92); New Jersey (1NE70); West Indies (1WE90); USA (1US73); Florida (1FL79); Tennessee (1TE37); Caribbean (1CA06))

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OTHER INDEXING: (AARON; ADOBE; AIR FRANCE; AIR MEDICAL; AIRLINES; ALCOHOL; ALERT; AMERICAN; AMERICAN AIRLINES; APPLICATION; APPLIED; APPLYING; AREN; ARREST; ARRESTED; ARSENAL; AWARD; BEST BUY SCHOLARSHIP; BEVERAGE; BEVERAGE GUIDE; BLAZE; BLOCKBUSTER; BLOOD; BLOOMBERG; BREAKING NEWS; BREANNA; BRITISH AIRWAYS; BUREAU; BURGER; BUS; BUSIEST; BUSINESS NEWS; BUSINESSES; CALORIES; CARNIVAL; CARPENTER; CARRIE; CEREAL; CESSNA; CHAMPION; CLOUDY; COCA COLA; COLLEGE; COLLEGES; COLORED; CONGREGATION; CONNABLE; CONSTRUCTION; CONSUMER; CONSUMER ALERT; COUNT CALORIES; CULPRIT; DATES; DAVE; DEAL; DELTA; DESTINATION; DIABETES; DITTO; DOCTORS; DOW; DRINK; DRINKING; DRIVER; ER; EDUCATION; EKG; ELEVEN; EQUIPMENT; EXCHANGE; FEE; FEEL; FINANCIAL; FOOD; FOOTWEAR; FORD; FREQUENT; GENERAL MILLS; GIRLS; GOGGLES; GOOD; GRAND; GRANTS; GUIDE; GUIDELINES; GUYS; HANRAHAN; HEART; HELMETS; HOME; HORSEPOWER; HOSPITAL; INCREDIBLY; INDIANA HOSPITAL; JEWELRY; JEWELRY STORE; JOHN CHAMPION; JOHN DEERE; JUICES; KELLOGG; KEN; LEVITRA; LIBERTY; LIBERTY MEDICAL; LIFETIME; LIMITS; LIQUIDS; LIVED; LIVELINE; LOUIS; MAKE; MALL; MALL STORE; MARSHALL; MEDICAL; MEDICAL NEWS; MEMBERS; MICHELSON; MIDDAY; MIDDAY: NEWSCHANNEL; MILD; MILK; NAKED; NATS; NBC; NECKLACE; NECKLACES; NEW YORK STOCK EXCHANGE; NEWSCAST; NEWSCHANNEL; NICOLE; NITRATES; NOSE; NUMBER; PADUCAH; PARAMETERS; PATRICIA; PERSON; POSTED; PRIVATE COLLEGE; QUARTERS; REACT; REEBOK INTL; REGISTRATION; REMEMBER; RETURNS; RINGS; ROSEANNE; SCHOLARSHIP; SCHOLARSHIPS; SCHOOLS; SCOTT; SELMER; SERVING; SHOULDN; SHREDDER; SITUATION; SLOW; SPACEWALKS; SPEEDING; SPOTTING; STARBUCKS; STARTED; STARTS; STAY; STORE; SUBSIDIZED; SUGAR; SYMPTOMS; TALK; TARGET INTEL; TEMPERATURES; TENNESSEE; TENNESSEE BUREAU; TENNESSEE BUREAU OF INVESTIGATION; TEST; TOM; TOUR; TOUR BUS; TOURISTS; TRACTORS; TURNOUT; TWIST; UNHEALTHY; UPSET; VACATION; VAN; WAL MART; WATERS; WEATHER AUTHORITY; WEB; WEBSITES; WOUNDS) (ANTICIPATING ACADEMIC; BEVERAGES POPKIN; BODIES FLOATING; BOOK VACATIONS; CALORIC CONCERN INSPIRED NUTRITION SCIENTIST BARRY POPKIN; CIVIC ORGANIZATIONS; COUNTLESS ANIMALS; CRUISE LINES; DELTA PARTNERS; DICK DURBIN; DISCOVERED HAWAIIAN; DOLLAR TREE; DRIVERS SIMPLY; DRIVING DRIVING; EDWARD SADOWSKI; FORECAST; FORECAST SALES; GRANT MONEY; HENSON; HOMETOWN FORECAST; LARGEST CRUISE OPERATOR; LEARNED MICHELSON JEWELERS; LEN PHILPOT; LOW MORTGAGE RATES BROUGHT BUYERS; MARY ALICE; MARY WINKLER; MICHELSON; MICHELSON JEWELERS; MILEAGE; MILEAGE PARTNERS; MISSED ANALYST; MISSED HITTING; Mount Vernon; News; POPKIN; PROFIT FORECAST; PROFIT ROSE; RING SETS IMPORTED; SADOWSKI; SOFTWARE; STATION; TAX PREPARATION SOFTWARE; TAX SEASON; TEN THOUSAND; TRANSFER MILEAGE; WILLIAM HENSON; WILLIAM POWELL; YOPLAIT YOGURT)

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Following following devastating wildfires... Area ranchers look for ways to move forward. Following devastating wildfires... Area ranchers look for ways to move forward. And... Two medical organizations reach a deal to improve health services. Plus... A committee meets to improve the face of downtown amarillo. The kamr NBC four news at five starts now. Thanks for joining us, I'm faith miller- barger. And I'm andy justus. In tonight's top story... The u-s department of agriculture is planning to help farmers and ranchers affected by last week's wildfires. According to congressman mac thornberry... The u-s-d-a and the farm service agency has waived haying and grazing fees in 25 area counties. The fees involve acreage under the conservation reserve program. Congressman thornberry is also drafting legislation to compensate for livestock lost in the fire... And assist in fence repair. If passed... The legislation would cover losses in 2005 and 2006. The natural resources conservation service has released new numbers on the amount of damage caused by last week's wildfires. After the area was surveyed with g-p-s technology, officials estimate under 700-thousand acres were destroyed. That's less than the preliminary estimates of a million acres. Officials also say only 25- hundred to three thousand head of cattle have been lost. Early estimates topped nearly ten thousand cattle. These announcements came today in borger during the first, of a series of meetings. The Texas cooperative extension hosted the 'after the wildfire: Livestock and range recovery' meeting. K-a-m-r NBC four's meaghan collier was there as farmers and ranchers began picking up the pieces. Now that the fires have all been put out, it's time to make decisions on how to repair what was lost. And the Texas cooperative extension hosted the first in a series of meetings that offered ranchers and landowners information to help make important management decisions. Extension officials emphasized that burned pastures will come back stronger if cattle are not restocked too early....And farmers and ranchers should focus on maintaining and improving plants, rebuilding soil protection and allowing for recovery of wildlife habitat and forage for livestock production. Many landowners, though, were mostly concerned about when government aide would be available. Officials said they were unsure about how much would be available...If any. 'they've got to communicate with the government agencies, first, for us to

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determine a need. How many head of livestock were lost...Fencing...Wat er facilities anything related to the cattle er facilities anything related to the cattle industry.' rollins advises landowners to keep detailed records...And get that information to your county n-r-c-s or farm service agency office as soon as possible. Reporting in borger, meaghan collier, kamr NBC four news. If you missed today's meeting... There are several more you can attend. Tomorrow morning at nine, there will be one at the gray county annex meeting room, one at two tomorrow afternoon at the first baptist church in new mobeetie and one tomorrow night at seven at the family life center in clarendon. Keep in here on

Kamr NBC 4... For more information about upcoming meetings. The department of state health services has confirmed this year's first case of rabies. Officials say a rabid skunk was found in ochiltree county... In perryton. They say skunks that survived last weeks grass fires may gather at the same food and water sources... Potentially increasing the spread of rabies. They advise you have your pets and livestock vaccinated according to schedule. And if you see a suspicious or wild animal, do not handle it..... Call animal control. Last year's first rabies case was reported on February 16. An indictment was handed down today for a thanksgiving 2004 hit and run death. Thirty three year old timothy dale potts is being charged with accident involving death. He's accused of hitting stephen dugay with his vehicle.. As he walked near the big texan restuarant. If convicted... Potts faces up to 5 years in jail... And up to a 5-thousand dollar fine. It's not a done deal yet ... But it looks like the harrington cancer center will soon be affiliated with baptist saint anthony's hospital. The harrington board voted to approve the affiliation earlier this week. Both organizations will be working over next couple of months to formalize the agreement. Harrington spokeswoman kalley sadler says patients won't see a change in care... But billing should be more streamlined. Today's weather has prompted a closing on I-40. According to the New Mexico department of transportation... The westbound lanes of I-40 are closed at tucamcari. They say the closure is because of icy roads. It's not too icy here.... But it is plenty cold. (Adlib) k-a-m-r n-b-c four chief meteorologist bill turner checks in now. Here's your first full weather. Bill? (Adlib) 'transformation' was the key word for the first meeting of the center city task force.

The 18 member committee met at the amarillo civic center. Their goal is to develop a comprehensive plan for downtown amarillo. The first task force was started in 1990 and it helped create center city. The new group's goal is to continue their work. The members include bankers, attornies and downtown business owners. Some of the main issues they want to focus on are preserving historical buildings and attracting new business. These meetings are once a month... And open to the public. The commander in chief is still trying to increase support for the war in Iraq. President Bush hits the road to talk about his strategy. And... General motors makes a move to drive out of the red... Those stories are next on the kamr NBC 4 news at 5. If you would like to assist ranchers affected by last week's grass fires... You can send a donation to this address... President Bush continues to stress the importance of the war in Iraq. He took

Audience questions for a third straight day... During a stop in wheeling, West Virginia. President Bush said his administration has a three-point strategy for victory in Iraq. It includes political development, economic recovery and security. He also said America has to honor those who've volunteered to keep the country safe. The president also emphasized that u.S. Military policy wouldn't be based on election year politics. Shortly after the president left for West Virginia... A suspicious package was thrown over the white house fence. A spokesman for the secret service said the package was found to be harmless. He also said the man responsible for the security alert has been taken into custody. Officials say the man had been involved in a similar incident. Today was the deadline for new orleans

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residents to register to vote in the mayoral election. Twenty- three candidates are running for mayor.. Including incumbent ray nagin. The election is April 22nd.. But some .. Including reverend jesse jackson.. Believe that's too soon. They say too many katrina victims around the country won't get to vote. A number of the candidates have campaigned in areas with large numbers of evacuees.. Including Texas and Georgia. Financially strapped general motors has taken a giant step to cut labor costs. And it includes trimming its ranks of hourly workers. As andy flick reports... It's still not guaranteed to put the nations largest automaker back in the black. Gm and the united auto workers agreed to individual retirement incentive packages worth up to one hundred forty thousand dollars. Offers will be extended to more than 100,000 us employees. Those workers will have to forego retiree health care coverage as part of the deal. Over at the automaker's number one parts supplier, delphi, which filed for bankruptcy in October, gm and the union brokered a similar deal. Gm will offer 5000 gm jobs to delphi employees and an early retirement package for those who are eligible. Prior to the agreement, delphi workers had been expected to strike. The settlements free gm from its contractual obligations to the union, which have been draining company coffers. ---Natbreak--- ---track--- late last year, gm announced it would close a dozen plants and facilities and cut 30,000 north american jobs. General motors posted 10.6 billion dollars in losses in 2005. Andy flick, kamr NBC 4 news. The deal must still be approved by a bankruptcy court. Investigators are looking into why a canadian ferry sank early this morning. The ship was carrying 102 passengers and crew when it tipped to one side and sank off the coast of british columbia. The ferry took about an hour to sink, which allowed passengers to get into lifeboats. A former baseball star could spend time behind bars for violating his probation. In court today... Dwight gooden admitted to using cocaine. The 41- year-old former all-star is currently on probation for running from police during a d-u-I traffic stop last year. Gooden was named rookie of the year in 19- 84... And won a cy young award the following year with the New York mets. He'll be sentenced next month... And could face up to five years in prison.

The food and drug administration is being asked to look at attention defecit disorder drugs. We're on your side... With the call for stronger warnings. Plus... A panhandle radio station prepares for an overseas broadcast. Coming up on the kamr NBC 4 news at 5. A fund has been set up for victims of wildfires... At the bank of commerce in mclean ... Here's the address if you want to donate. Millions of children in the u-s are being prescribed drugs to control attention deficit hyperactivity disorder, or a-d-h- d. But today... The food and drug administration is looking past the benefits and into some of the troubling side- effects -- like cardiovascular and psychiatric problems. We're on your side as brian mooar looks at a proposal for stronger warning labels. (Sot: Jackie bessner / mother of suicide victim) 'she loved basketball. She played baseball. She was a beautiful young woman and we lost her on October twenty ninth after she took this medication.' five months after their daughter committed suicide ... Jackie and brad bessner are asking the food and drug administration to issue stronger warnings about the psychiatric side effects of the

Drugs used to treat attention deficit hyperactivity disorder. They say fifteen-year-old leeanne was having trouble concentrating in school ... And was prescribed a drug called concerta. (Sot: Jackie bessner / mother of suicide victim) 'she was on medication 2 1/2 months in her grades improved she would have been on the honor roll for the first time in three or four years, and she paid for with her life last month ... The fda decided some adhd drugs should carry stronger warnings about cardiovascular risks ... Now an advisory board is considering whether there should be similar warnings about the risk of psychosis or mania. Use of drugs like ritalin, adderal and strattera has boomed in recent years ... And some critics question whether they're being over- prescribed to children. (Sot: Gayle ruzicka /

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president, Utah eagle forum) 'right now doctors are putting children on the drugs and not letting parents know the side effects, not letting parents know violent things could happen with the children on these drugs.' but katy warren says the drugs saved her life. (Sot: Katy warren / used adhd drugs) 'I often couldn't read or a couldn't communicate effectively. The medications provided to me have caused no adverse side effects, and I've really benefited my potential in school and beyond.' now it's up to the f-d-a to decide where to draw the line on whether these drugs put kids at risk ... And how strongly parents should be warned. If your child is using one of these drugs ... It's important to talk with your doctor to make sure there are no underlying cardiac problems. The host of the panhandle's first nationally syndicated radio show is taking a trip to Israel. In more local news... The israeli government has invited paul anderson...Along with nine other radio and t-v broadcasters from the united states...To tour the nation. Israeli leaders don't like the way the country is portrayed in the media, and hope the trip will lead to more favorable american coverage. The source with paul anderson has been syndicated since September of 2004. It airs on clear channel's 9-forty am on Sunday evenings. Did you know the average age kids drink in the panhandle is 12? To address the under- age drinking program, we're hosting a town hall meeting Tuesday at six at the maverick boys club. That's on 1923 south lincoln. Everyone's invited ... It's put on by impact futures and kamr nbc4. While the cost of college increases... So does the need for scholarships. How to get ahead in the game... Next on the kamr NBC 4 news at 5. And... Country singer michael martin murphey will host a benefit concert for those affected by recent grassfires... For tickets... Call panhandle tickets at 378-3096. The price of higher education is higher than ever. And luckily...

Scholarship money can help bring that cost down. But one thing they don't tell you is.... To get the green..... You'll have to do your reasearch. Roseanne colletti finds out what every college applicant needs to know... To get ahead. Even applying to college isn't free anymore, but this class is. Nats these parents, some with their kids along, are taking a free kaplan course in college financial aid (sot bhavna aggarwn / parent) 'this class has helped me a lot. I know when to apply for financial aid and all of those things.' (sot mary friesen / parent) 'hopefully, I'll learn something. We will be purchasing the book, and we'll go from here.' (sot scheila peyman / parent) 'I'm thinking one wrong decision could affect her future and I don't want to do that to her.' one of the first lessons families need to learn in financial 101 is the difference between grants and scholarships that don't need to be paid back and loans that do. (Sot carol eisman / parent) 'the award notice says they're giving me 20-thousand, but 17 of that is a parent loan that's not subsidized, that starts accruing interest the day they walk on campus. That's not as good as somebody that's maybe giving you ten thousand but it's all scholarship and grant money.' even for top students, scholarship money from schools is not always so easy to get. Tom is valedictorian at New Jersey's riverdell high school. He was anticipating academic scholarships based on merit alone. (Sot tom tantillo / valedictorian) 'people are always telling me, 'you're such a great student. You should have no problem getting full rides to a lot of different schools,' but when I really check it out, it was really hard to get scholarships, even to some of the I would say, easier schools to get into.' (standup roseanne colletti / reporting) 'you don't have to wait until the college acceptance letters start coming in to begin looking for merit based scholarships. The experts we interviewed tell us, you should start that search a year ahead of time.' here the web is your friend and two good places to start are scholarships.Com and collegescholarships. Com, and despite those internet pitches to find you scholarships for a fee, (sot jennifer karan / kaplan) 'I don't know that it's necessary to spend the additional money to find somebody who can do that work for you. What I would really recommend is getting a hold of some of the websites that are out there and setting your parameters for things that are interesting to you,

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and you will automatically be fed an extraordinary variety of scholarships directly to your e- mail box.' private college counselor carol gill cautions, applying for scholarships is usually very labor intensive and the money can also work against you. (Sot carol gill / college counselor) 'another thing about these scholarships is that you have to declare them to the college where you're going, so their financial aid package takes off that amount, so its kind of a no-win situation.' the experts say college students fail to apply for millions of dollars in scholarship money each year. Coca- cola. Wal-mart, scholastic, target, intel, burger king give money. A sharp student can even search by brand. (Sot ian price / student) 'I've applied to one scholarship already, the best buy scholarship, and I plan

On applying to a few more.' and don't overlook those opportunities closest to home... Like a family member's opportunities closest to home... Like a family member's employer, local businesses, and civic organizations. Some scholarships are based on merit alone, others will ask for financial information. We'll check on tonight's weather with chief meteorologist bill turner... Next. And... Police go hunting in central park... It's a wiley adventure when the kamr NBC 4 news at 5 returns. (Adlib) New York police have captured a coyote in central park. The wily

Animal had managed to elude them for two days. The coyote was captured this morning, near the park's ice rink. People started reporting the critter on Sunday. Another coyote found its way to central park in 1999 and is now kept at the queens zoo. Coyotes don't usually pose a threat to people, but police warned park visitors to keep their pets on a leash. We'll have more news, weather, and sports coming up on the news at six. Sports coming up on the news at six.

---- INDEX REFERENCES ----

NEWS SUBJECT: (HR & Labor Management (1HR87); Business Management (1BU42); Strikes & Work Stoppages (1ST12); Financially Distressed Companies (1FI85))

INDUSTRY: (Insurance Liability (1IN26); Food & Beverage Production (1FO79); Financial Services (1FI37); Insurance Losses (1IN47); Insurance (1IN97); Agriculture (1AG63); Agriculture, Food & Beverage (1AG53))

REGION: (Americas (1AM92); North America (1NO39); Texas (1TE14); Middle East (1MI23); West Virginia (1WE81); Gulf States (1GU47); USA (1US73); Iraq (1IR87); New York (1NE72); Arab States (1AR46))

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Roanoke-Lynchburg, VA

NBC

10 WSLS

News 10 at 530

2006-03-21

17:30:00

A wanted it that bad' the so-called cell phone bandit talks again... Only this time a reporter is onhehe other end. What she has to say after being convicted of four robberies and sentenced to prison. 'sorry, no closed captioning available.' good evening, I'm karen mcnew. And I'm jay warren. Governor tim kaine makes another stop in our area. And this time its to talk about transportation... And job losses. We've seen a lot of lay-offs lately... Especially in galax. In the last three months more than 800 people have lost their jobs there. In January, webb furniture closed its doors for good leaving more than 300 people without work. A just this month another 200 workers at vaughan furniture and 332 at sara lee branded apparel lost their jobs. About an hour and a half ago kaine was in galax to sign legislation creating what's called an economic crisis strike force. Ten on your side's rosa duarte was there and joins us now live from galax. Rosa, how is th going to help? 'sorry, no closed captioning available.' 'sorry, no closed captioning available.' 'sorry, no closed captioning

Available.' the economic crisis strike force center is set to open in galax next week. A blast of winter weather on the first full day of spring. People in Nebraska and other parts of the plains are trying to plow through the snow. Forturnately for us... We didn't have to deal with as much ... And some didn't see any at all. For more on how much longer these cold temperatures are going to stick around... Let's head or to storm team ten meteorologist jamey singleton and the area's only real-time vipir radar. Jamey... Low clouds will hang tough over us tonight. A little wave of energy will give a few rain or snow showers to the mountains tonight. The rest of us may see some drizzle from time to time. It will be chilly, with temperatures nearly steady in the 30's. High pressure will return us to sunshine tomorrow, but temperatures remain very cool for this time of the year. In fact, all week, our highs will average a good 10 degrees below normal. A few added clouds are possible going into the weekend. A week after governor kaine paid a visit to the war zone ... Virginia senator john warner also makes the trip. And she likes to talk on the

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Phone... But tonight the so- called cell-phone bandit is talking on camera about getting busted robbing banks let's get to those stories and more in tonight's news around Virginia. Senator john warner makes a trip to the middle east. Warner... And a group of fellow senators... Met with troops in Iraq yesterday. Here... Warner received a plaque and a flag from one group ... Where he told the soldiers how the military impacted his life. You kind of have to reflect on how you got where you are. I wouldn't be standing here today, privileged to serve my state as a senator, had not the military started me in bandit' is talking about robbing four northern Virginia banks. You may remember last fall 20-year old candice martinez was caught on tape talking on her cell phone as she handed the teller a note demanding money. Both martinez and her boyfriend... Who w on the other end of the phone call... Have been convicted senteced to prison after stealing 48- thousand dollars. 'I wanted the money that bad, I wanted it that bad, I wasn't thinking about putting my life in jeopardy, I wasn't thinking about my future.'bumpto'all I can do is apologize from the depth of my heart and take responsibility for my actions, and that is the only way to get through this.' martinez is serving a 12 year sentence. Police have only been able to recover less than five-thousand dollars of the stolen money. Flames light up a norfolk neighborhood this morning after a fire rips through a house. It happened around 6-15. As you can see the home was destroyed. Firefighters had to shut down two blocks while they put out the flames. Some nearby homes were damaged and neighbors say they had to get out quick. Fortunately no one was hurt. The fire is under investigation. Animal antics in one firehouse. Where this bull came from and what crews say it was like trying to get it out. 11:00:20 -- paying for college these days can put a real dent in a family's budget. I'm juliet bickford, in a 10 on your side consumer watch, when to look and where to look. And don't forget you can receive breaking news alerts and don't forget you can receive breaking news alerts from our newsroom in your e-mail. Log on to wsls-dot-com, and sign up for our free infolert service. Low clouds will hang tough over us tonight. A little wave

A!! Agaa p :6 a p@0 a 0 the rest of us may see some drizzle from time to time. It will be chilly, with temperatures nearly steady in the 30's. High pressure will return us to sunshine tomorrow, but temperatures remain very cool for this time of the year. In fact, all week, our highs will average a good 10 degrees below noal. A few added clouds are possible going into the weekend. Moving to a new home. Here's something you don't see

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B 0ap` (1q`0 4p!M@_@h 0 0`bb09pp@a@a' p0s ds!$#Qpq d paying for your education through scholarships ... There are a few things to keep in mind. That's right... Holarships help bring down the cost... But one thing they don't tell you when applying, is if you want one... Pick one where you stand out either academically or culturally. And as newschannel ten's juliet bickford explains in this ten on your side consumer watch... That means you'll have to do a little research before you ever start college. One of the fir lessons families need to learn in financial 101 is the difference between grants and scholarships that don't need to be paid back -- and loans that do. 'the award notice says they're giving me 20-thousand, but 17 of that is a parent loan that's not subsidized, that starts accruing interest the day they walk on campus. That's not as good as somebody that's maybe giving you ten thousand but it's all scholarship and grant money.' even for top students, scholarship money from schools is not always so easy to get. 'you don't have to wait until the college acceptce letters start coming in to begin looking for merit based

Scholarships. The experts say, you should start that search a year ahead of time.' here the web is your friend. And two good places to start are scholarships.Com and collegescholarsh ips.Co m, and despite those internet pitches to find you scholarships for a fee ... 'I don't know that it's necessary to spend the additional money to find somebody who can do that work for you. What I would really recommend is getting a hold of some of the websites that are out there and setting your parameters for things that are interesting to you, and you will automatically be fed an extraordinary variety of scholarships directly to your e- mail box.' college counselor carol gill cautions, applying for scholarships is usually very labor intensive and the money can also work against you. 'another thing about these scholarships is that you have to declare them to the college where you're going, so their financial aid package takes off that amount, so its kind of a no-win situation.' the experts say college students fail to apply for millions of dollars in scholarship money each year. Coca-cola. Wal-mart, scholastic, target, intel, burger king give money. With this on your side consumer watch, juliet bickford, newschannel 10. And don't overlook those opportunities closest to home. There are scholarships available from a family member's employer, cal businesses, and civic organizations. It's not your normal running of the bulls. How this guy ended up in a fire station and what some had to do to get it out. But first a live look from our exclusive wachovia tower cam in downtown roanoke. Lynchburg college's athletic fields are headed for an extreme makeover. Aa

More than 4 million dollars in renovations are set to start on shellenberger and moon fields this spring. You're looking at some othe blueprints. Some improvements include increasing the track from six lanes to eight and laying down synthetic turf. And a 500-seat grandstand will also be but.T. Demolition of the current field begins on may 13. On the move... Literally. Check it out a couple is moving this house to a different location after the land it was orignially on was bought by a car dealership. The house is being moved to a new home... Only three miles away. The move cost more than 100- thousdand dollars. From fighting fires to fighting bulls. This longhorn bull escaped from a stable behind a Texas fire station and that's when it decided to roam into the fire hous c crews say they had trouble trying to capture the animal. But eventually they were able to get him. No one... Including the bull... Was hurt. They're military meals that will make your mouth water. The best cooks in the military have been chopping, baking and grilling in

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the 31st annual u-s army culinary competition. They've been preparing dishes with the likes of oysters, lamb, duck and shiitake mushrooms. Chief of culinary craft skills at fort lee here in Virginia says the competition is more for bragging rights... Bute says the cooks will take their new skills back to their field kitchens. A dreay day... But this will help brighten it up. Check out this beautiful sunset. Where it was taken and how you can get your best shot on the air, next. But first, when you see news happen, we want to hear from you... Call us at 1-800-see news or email us at news-at-wsls-dot-com. Time now for more of your best shots. A

0 the first one comes to us from al white of lynchburg. He says the snapped this beautiful sunset over the caribbean sea. And rebekah ruhd caught this squirrel stealing a littlenack from a bird feeder. Remember, if you want to show off your best shots... Just email your recent pictures to news- at wsls-dot-com. And as always you can check out all the ones you missed on our website photo gallery. Next on newschannel ten at six ... It's weighed on dozens of parents' minds for two weeks. Did a pesticide in this elementarychchool make their children sick? While we wait for the test results -- exterminators talk about what could have caused a problem. Newschannel ten at six is next. In the last three months more than 800 people have lost thr jobs. In January, webb furniture closed its doors for good Through this styrofoam cup? Its

Malathion, the chemical used in a local elementary school. Tonight, test results show whether it made kids sick. Dr. Linda weber talks to me about her controversial leave from roanoke county schools. We can blame me if we want to--but that doesn't solve the problems so lets get on with solving the problems and if eliminating myself can help people do that-- then great-- lets do it. 10.59.12 but tonight, some parents are skeptical. Why they don't think weber stepping down is enough. He's not the next star city sensation. But you may hear some of these other voices on their road to fame. The event that's given all of them something to sing about. Newschannel 10 at six starts now. Good evening. I'm karen mcnew. And I'm jay warren. John is on assignment. The results of a lab test at a local elementary school launch a state investigation. As for what those results reveal... Because of this new investigation... We still don't know whether malathion, a pesticide used to kill ants, made several students sick at dudley elementary school in wirtz back on march 7. Many parents blame the exterminator. 10 on your side's denise eck first broke this story last week and has been investigating ever since. Tonight, she talks to exterminators about what went right ... And what could have gone wrong. This is malathion... The chemical used to kill tsts inside dudley elementary. And this is how strong it is. Pour it into a styrofoam cup, and, in minutes, the cup will disappear. Malathion smells terrible... But did it make some students sick? Parents like kim rose are tired of wondering. Kim 04:04:18 we can't play a guessing game with our childrens' safety tests done Friday at dudley elementary have now triggered a state investigation into what happened march 7 ... When national exterminators of martinsville applied malathion while kids, including amber tringale's were in class. Amber 2:11:12 there's children with rashes on their hands and their faces and feel.. Very very ill. National exterminators president jim stegall said he's worked with franklin county schools since 1988 and 'we would never do anything carelessly to harm anyone, especially children'. Another exterminator, ron wood, says stegall should not have treated the school with kids inside, and 6:01:46-:50 that particular product I would not have used in that environment. He says malathion just smells too bad. But wood says many exterminators

---- INDEX REFERENCES ----

NEWS SUBJECT: (Education (1ED85))

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SCHOLARSHIP; BILL; BITE; BLOCK; BRENDA; BROADBAND; BUCKS; BULL; BURGER; BUTTER; CAPTIONING; CAROL; CHARGES; CHEESE; CITY; CLASSROOM; CLASSROOMS; CLIMB; CLOSED; CLOSED CAPTIONING; COALITION; COCA COLA; COLLEGE; COLLEGE STAY; COMMUNITY; CONSTRUCTION; CONTESTANTS; CONTESTS; COOPERATIVE; CORNER; COUNCILMAN; COUNTY; CUSTOMERS; DEALER; DEFENDING; DIGITIZED; DISCONNECTION; DOCTORS; DOOR; DRAW; EARN; EAT; ELEGANT; EVERTHING; FIGHTERS; FILES; FINANCIAL; FIRE; FIRE DEPARTMENT; FIRE HOUSE; FORECAST; FREENYMORE; FULL NEWS; GLAD; GUESSED; GUYS; HEADLINE; HIGHWAY CREWS; HISTORICAL; IAN; INTRODUCING; IRAQIS; JAMES; KELLY; KIM; LABOR; LEGACY; LONG; LOVE; LUCKY; MARY; MILITARY; MORATORIUM; NBC; NEWSWATCH; NOTICE; OBJECTIVE; OFFICES; PAPER; PARAMETERS; PARENT; PARTICIPANTS; PAST; PENTAGON; PICTURES; PLEDGED; POLICE; POLLS; PRACTICING; PRIVATE COLLEGE; PROGRESS; PROSECUTORS; RACE; REAL; REGGIE; RELIGIOUS; RENOVATION; REPUTATION; RESEARCHERS; RING; RIP; ROADWAY; ROSEANNE; SBC; SCHEILA; SCHOLARSHIP; SCHOLARSHIPS; SCHOOL; SCHOOL BOARD; SCHOOL CORP; SENIOR; SEXES; SHANNON; SHOULDN; SPLINTERED; SPORT; STABLE; STACEY; STARTS; STAY; STAYING; STORY; STRUCTURE; SUBSIDIZED; SUPERINTENDENT; TARGET INTEL; TIMETABLE; TIPS; TOM; TOPPED; TOWNSHIP; UNION TOWNSHIP; VECTREN; VINCENNES; VOTERS; WAL MART; WARRICK; WEB; WEBSITES; WHITE HOUSE; WOKE; WOMEN; ZESTY) (BEDN MERIT; BLACKENED CAJUN STEAK; BLACKENED CAJUN STEAK SANDWICH; BRIGHAM; BUSH; BUTTERED LOBSTER BITES; CIVIC ORGANIZATIONS; DEATH DURING; DEMOCRATIC PARTIES; DISCOVERING LUNESTA; DR; DREW SPEIER; ED WARM; Evansville; EVANSVILLE BOXER KEVIN PAYNE BRINGS; EXAMINE SUDDEN CARDIAC DEATH; EXERCISE; EXERCISE HABITS; EXERCISE REGIMEN; EXPERIENCED HANDS; FORCES SCHOOLS; FUTURE PRESIDENTS; GENUINE FAKES; GRANT MONEY; HOLDING FINALS; JIM MIKLASZEWSKI; JOHN SILVER; KRISTEN DAHLGREN; LAFAVE; LOOMING QUESTIONS; LYONS; M.D. / BRIGHAM; METEOROLOGIST; METEOROLOGIST JEFF LYONS; News; NICE TENDER STEAK; PRESIDENT; PRESIDENT BUSH; PRESIDENT BUSH TAY; REGULAR BASIS; REGULAR EXERCISE; RESTAURANT; RESTAURANT OWNERS; RESULTS SHOW; RESULTS TONIGHT; RMER TEACHER; SCHOOLS; SECURITY FORCES; SILVER; SMOKING ORDINANCE; SMOKING ORIDNANCE; STEFANIE; STEFANIE SILVEY; SUBWAY; SUBWAY RESTAURANT; SUBWAY RESTAURANTS; SUDDEN CARDIAC; SUDDEN CARDIAC DEATH OCCUR; TEACHER DEBRA LAFAVE; TEN THOUSAND; TENDER BLACKENED STEAK; TONIGHT; WARM)

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March 14, 2006

Live at Five 2006-03-14 17:30:00

New York

NBC

4 WNBC

Live at Five

2006-03-14

17:30:00

The young teacher who { died ten years ago today.

ten years later, just a huge loss.

she had a lot to author.

kathy weinstein taught special ed. But her friends a and colleagues said her classroom had no boundary.

she taught me to be on tie toes.

she walls went after the kids that were the toughest that had the most problems and would talk to them and not give up. She was so determined. S good in everybody and that she could change them.

but she could not change the mind set of the young r man who would take her life. Kathy weinstein was car jacked from this ocean county shopping plaza, kidnapped, robbed and murdered by then 17-year-old michael lasane. He took her to these woods where she tried to talk him out of it telling him all you have to do is let me go and take my car. Don't you understand what kind of trouble you will get into? Don't you think they will find you. She hit the record button on a small tape recorder she was carrying in her pocket. The last 45 minutes of her life recorded on tape and that conversation hr erd police to the defendant who confessed to her murder but rescinded his guilty plea after he learned his mother had a sexual encounter with his attorney there bes by compromising his defense. A second grand jury as indicted him again but he will get a new trial.

I can't imagine what the family goes through when that happens to them. That's why I wanted to have a day like this. I wanted to us celebrate who kathy was.

the new lawyer declined comment but prosecutors say there will be no plea deal

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this time around for the 27-year-old who smothered kathy but who friends say could not extinguish her legacy of will acts of kindness.

they remember how nice she was and push on.

the retile is expected late fall. Pat pat battle, newschannel 4.

Still ahead, he captivated the nation with his skills on a basketball court.

now he gets a warm greeting from one of his biggest fan, the commander in chief.

Otis livingct;j is in for lynn.

let's play the feud. Larry brown and march berry. Two local teams leave for the tournament next in sports on live at 5. { {T(

A 17-year-old aws tis particular high scoobl basketball prayer has captured the heart of the country and found one of his biggest fans inside the white house. President Bush met with jason mcel wayne at the rochester airport. The teens parents and coach were also there. He became somewhat of a celebrity when given a chance to play in the final basketball game of the season last month and he scored big. 20 minutes in four minutes including six, three pointers. The president said he was inspired and deeply moved by the story. {

first of all it is great to be { ere { in upstate New York. As you can see, a special person has greeted me at the airport. Jason, do you mind if I call you jay mac?

yeah.

you call me george w. You are country was captivated by an amazing story on the basketball court. I think it is a story of coach johnson's willingness to give a person a chance. It is a story of dave and debbie's deep love for their son. And it is a story of a young man who found his touch on the basketball court which in turn touched the hearts of citizens all across the country. You probably didn't realize the impact you were going to have on people all across America and around the world when you made those six, threes in a row. Let me have that, coach?

there you go.

thank you. There you go. Kind of { loois { like you.

how did you hear about the story?

saw it on tv and I wept, just like a lot of other people did. { { That touched a lot of people's heart.

(he president was in rochester today for a medicare speech and said he was happy to immediate the boy because he was so captivated by his story. Congratulations to jason!

Yes, congratulations. Now we go to an equally warming basketball story.

if he played for the knics, he would get more time. Marchberry wants to go back to playing the way he wants saying larry brown's system isn't working, wants to revert to his old self. The high-scoring star berry and wants freedom to play his way. They lost last night. He did attend a mandatory film session. Sprained his

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ankle on the photographer at wasn't at the optional work out that followed was.

I want worried about my credibility. We're 17-45. You want to [ax because we don't have freedom that's why we're losing? That's fine. You can say that all you want. The bottom line is I want us to rebound, defend, share the ball, play hard. That's all. Now if you can't do that, if that's not important enough to you, it { { { is not { on me. It's not on me.

stay tuned. Put on your dancing shoes tonight. N the play game in { dayton of the winner makes ncaa tournament and they will take on villa nova. Seton hall pirates heading for greensboro. Iona also boarding buss to head for jacksonville. They face lsu Thursday night.

ready to go. Had a good couple days of practice. Ready to head south.

I am excited. This is something I have watched on tv for three years. I am excited to be a wart of it.

peace and love. Hopefully we will come back with six wins and a ncaa title.

new year's eve hat. Mets beat or yules 11-4. Yankees fell to the cardinals 4-3. U. S. Needs help again in the g to Korea 7-3. Willis with a tough outing. This is deep in the first inning 1-0 lead. They never lubed back. Second straight round u. S. Faces elimination. They will have to have help to move on. The question is will americans watch after -- if and { when the u. S. Aren't in it?

well, I for one would just because there are many americans playing.

and it is basketball. It is basketball.

I heard over the weekend the knicks played North Carolina and .

the tar heels?

maybe I have the wrong sport. I will look that up.

let's go to google lynn lynn wants to tell us what's coming up at 6. Not just yet. Let us read this story.

A high school basketball player says weighs unfairly suspended from school because of a fight between his uncle and the referee. Aimee nuzzo is live with the teen and his family just spoke to d{ { { reporters.

well, christ the king star basketball team is not only without its star team captain, larry davis, junior. He has been suspended from school indefinitely and he was was his family which is what they were talking to us about today. A dispute between the family of the 6-4 guard and referee after Sunday aws catholic high school athletic city championship game apparently got out of hand. After the game the athletes's uncle, warren davis allegedly punched the referee in the jaw. Police arrested the uncle today on a charge of third degree assault. The play ear parents were stunned to learn he is suspended from the team and school from an unknown amount of { time.

after the game I weren't to the rev and told { him that he rigged my game. After that I left because my mother and father told me I had nothing to lose. Ksugn|ment to suspend him from school. At the end of the day I couldn't care less about the basketball, but to suspend him from school I think was take it go to { the extreme.

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I am very surprised because the school hasn't done nothing but praise larry for the four years he has been there. Larry has been an honor roll student in that school since day one.

larry davis, junior said he did exchange some words with the rev after the game as did his parents. Was upset after he fouled out with only one minute to go. He said there was never any physical confrontation, not until after he left. That's when allegedly the uncle came in and as police say punched the refer yo in the jaw. No comment from the high school. We made several calls but did not hear back and unable to reach league officials. Right now { larry davis, junior just wants to be reinstated and play in the game on Thursday and get back to school. Reporting live in queens gnus moz, newschannel 4.

Thank you. I will introduce bar bar once again. Take a look at newschannel 4 at 6.

that's right. Thank you, sue. Coming up we have reaction to the electric shock treatment investigation you saw first on newschannel 4 yesterday at 6. Plus, the clock is tinning on governor pataki's deadline for rebuilding plans at ground zero. Takes a r close look at the meshes of school administrators.

high cost of school administration. Is the state on the money with this scathing reports. I am brian thompson, I will have that story.

we ask asa for space saving tax advice. Which forms must be saved and which can be put in the shed remember. Hope to see you the 6.

The charlotte North Carolina bobcats, stand corrected. Coming up next, college aid once earmarked for minorities could soon be a thing of the past. Why some schools are opening the programs to everyone.

Financial aid 101. It may sound crazy, if you want to pay less for your child's education, you may want to go to class yourself. Roseanne colletti explaining all of this in part 2 of her special { ;{ v{ { { { { y{ { { {

The college { board admitted today more than 1500 additional sat scores could possibly be wrong. The admission comes after about 4,000 students found out they received lower scores from an October test because of a problem with the scoring system. The college bored which owns the test said some scores could be off by as much as 130 points. L be rescanned and students notified of any changes.

Colleges and universities across the nation are king color financial aid. The schools of higher opening to thousands of { { { dollars to fellowships and scholarships previously reserved for minorities. Universities are reacting to ure from Washington.

Cost of college is higher than ever but scholarship money can help. Roseanne colletti continues her series and paying less for mer { education with a look at what they don't tell you about scholarships.

sue one of the things they don't tell you if you want a scholarship from a school, pick one where you stand out. Either academically or r culturally. That means you have to research colleges. Look for one you want and that will really want you. { Even applying to college isn't free anymore but this class is.

the factors that go into the total cost of college are tuition and fees.

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these parents, some with their kids along are taking a free course in college financial aid.

this has helped r me a lot. I know when to apply for financial aid.

hopefully I will learn something. I will purchase the book and go through it and see what we can do.

I am thinking like one wrong decision might affect her future. I doesn't want to do that.

one of the first lessons families need to learn in financial aid 101 is the difference between grants and scholarships that don't need to be paid back and loans that do. S a parent loan that is not { subsidized starts { accruing interest the day that they walk good as somebody giving you so thousand scholarship and grant moy.

top students scholarships money from schools is not so easy to get. Tos{ is valedictorian at new injuries arriversale high school. He was anticipating academic slips based on his merit alone.

people are always telling me you are such a great student and you should have no problems getting full rides to a lot of different schools. When I checked it out, it is hard to get scholarships, even the easier schools to get into igh academic standards. Ntil { { the acceptance letters come in to look for merit based scholarships. You you should start that search a year, ahead of time.

the web is your friend and two good places are start are scholarships.Com and collegescholarships.Com. Despite the internet pitches to find you scholarships for a fee.

I don't know it is necessary to spend the additional money to find somebody who can do that work for you. What I would really recommend is getting a hold of some of the website that is are out there and setting you are parameters for things that are interesting to you and you will automatically be fed an extraordinary variety of scholarships to your inbox.

private college counselor caution applying for scholarships is usually very labor intensive. And the money can always work against you.

another thing about the scholarships is that you have to declare them to the college where you are going, so their { financial aid package takes off that amount. So it is kind of a no-win situation.

the experts say college students fail to apply for millions of dollars in scholarship money each other. Coca-cola, wal-mart, scholastic, target, burger king all give money. A shorp student can even search by brand.

I have applied to one scholarship already, the best buy scholarship, and I plan { on applying to a few more.

and don't overlook those opportunities closest { to home. A family member's employer, local businesses and civic organizations. Some scholarships are based on merit alone, others will ask for financial information. Tomorrow the makeup of financial aid packages and why you need to understand that all loans are not created equal.

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Are you going to be here the rest of the week?

oh, yeah. I had to go back to school to do this!

all right. Thank you for educating us.

Bee are going to check in with brian wells for what's r ahead.

good evening. Coming up tonight could it be the federal government has blown the case against zacarias moussaoui, the case { that was looking for the death penalty? Om ndria, Virginia. Why some cancer medicines and the cruelty of this they are the best, most effective cancer medicines cost up upupwards of $100,000 a year. We will look at the possibility of excess profit motive here on the part of the drug companies. And how it is that flying coach s, just got even more cruel. We will have those stories and more when we join you at 6:30. Back up to you.

Thank you. Next time you put those headphones on, turn down the volume.

a new warning about what your ipod and ear music devices may be doing to your hearing.

What? {

In mus for your health that music mayer you or your kids are listening to could be hurting your ears.

what's the best treatment for cowp, first.

it is a viral infection that causing an awful barking ko euf and can lead to upper airway obstruction in children. In adults it is larn gite us but the symptoms are worse in kids because of smaller airways. The standard treatment is humidity, usually having kids inhale steam from a hot shower or bath or through a face mask. According to a study the humidity dunted actually make thecroop better.

the treatment may not have an outcome to measure but it calms the parents and child and some time elapses could make it better.

so even without scientific proof breathing steam { may make everyone feel better. Don't leave your child unattended in a hot steamy bathroom.

A new survey finds more than half high school students have one symptom of hearing loss. -E perts blame it on the or eye pods ipods. G and is permanent.

next to cell phones nothing is as common a sight on streets, college campuses, everyone, a little ear buds mean you are listen ting mp3 player, usually an ipod.

I don't want to hear the background noise. Have I to turn my volume high.

that's the problem. The mp3 players can produce very loud music. If you are turning them up to drown out noise the sound meter easily reg ted over the 0db on the street not to mention gym machines, lawn mowers and so on you are in the danger { zone.

we know continued exposure to noise above 85-decibels about the level of city traffic over time with damage hearing.

they are so portable people often listen to them for hours a day and loud sound

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is like uv rays in sunlight. It adds up over time. As sound gets transmitted into the ear it simulates the tiny nerve cells in the inner ear called nerve cells. They can't handle loud sound. It damages the hair cells.

noise-induced hearing loss is cumulative over a lifetime. It is completely preventible but once you have hearing loss from noise, there is nothing you can do to get the hearing back. Rn down the vol lm. Another option is custom music enhancers a precise mold of your ear fits snugly enough to block out most background noys which allows you to hear music without cranking up the vol lm.

if you cannot hear someone speaking to you and they are just three feet away, the music is too loud.

now the league for hard of hearing will fit and make the custom earpieces for you. They also do free hearing screenings on Tuesday and Thursday afternoon. It is a good way to find out how your ears are doing. Log on to wnbc.Com for details and we will hook you up

Thank you, max. {

that will do it for live at 5. Newschannel 4 at 6 starts now. Good night.

You are watching nbc4 New York.

New York city chaplain said the wo ers terrorists in the white house learns his fate for public and critical comments.

It is deadline day for leaders deciding who will build what and { when at groaned zero. Will they meet the tar bet hour snoo

Good evening a victory. Umar abdul-jalil came under fire for making controve#5 the comments took him off the job and the mayor addressed his job about the city.

it is not what he said, but what he didn't say. That's what mayor mike bloomberg said explaining why the must limb chaplain with the city's department of correction who talked about tore roarists in the white house is being suspended for two weeks without pay. Last year in April umar abdul-jalil smoke at a conference at the must limb student's association in tucson, Arizona during which he said among other things the greatest terrorists in { the world occupy the white house

Regarding the statement, I am sorry that my statement was quoted out of context and it offended anyone.

it wasn't until last week reports on what he said surfaced on who is the executive

---- INDEX REFERENCES ----

NEWS SUBJECT: (Violent Crime (1VI27); Corporate Financial Data (1XO59); Crime (1CR87); Higher Education (1HI55); Social Issues (1SO05); Education (1ED85))

INDUSTRY: (Entertainment (1EN08); Gen Y Entertainment (1GE14); Gen Y TV (1GE33))

REGION: (North Carolina (1NO26); USA (1US73); Americas (1AM92); New York (1NE72); North America (1NO39))

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OTHER INDEXING: (AREN; NBC; WHITE HOUSE) (Aimee; Bee; brown; Bush; Coca; Iona; Ksugn; Larry; Larry brown; Log; Marchberry; Ntil; Om; Otis; Rn; Roseanne; Seton; Sprained; Tomorrow; Tos; Virginia; Yankees)

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March 14, 2006

Today in New York 2006-03-14 06:30:00

New York

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Today in New York

2006-03-14

06:30:00

Who will rebuild ground zero. Nd soon. Two former detectives accused of working with the mob. President Bush takes over complaints about the new federal plan.

Tuesday march 14th. Welcome to today in New York. I am darlene rodriguez.

I am carolyn gusoff in for rob. It is a Tuesday morning. I have to say my spring flowers are coming up. I am concern the about the temperatures taking a dip into the 4030s again.

I noticed that yesterday. Saw some bud action going on. Little green sprouts.

I have nothing.

you live in the cold suburbs.

I haven't plant add flower in my life. I have to get with that.

you are going to be a sush urbanite.

they are beautiful things.

neighbors are saying something.

they are probably saying a lot of things.

flower planting you my want to hold off. 60s and 70s that's gone for at least a while. Spring officially arrives on Monday next week. Set back coming our way in terms of temperatures. Weather headlines a change in the wind will bring a change in air masses and change in season again back from spring into winter. Colder the rest of the week. Today is not going to be too bad. Still in the 50s today but by

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tomorrow and right on through Friday and Saturday it's quite a bit colder. Ly tonight as well as st. Patrick's day. 5 newark 50 call well 40z over long island and 40s over much of Connecticut. Doppler 4,000 shows one area of rain east of sufficient follow of follow can counsel

We can't rule out seeing a leftover shower this morning. Back to the weather menu. Ity of a mid and upper 50s at lunch time before it turns cooler and windy later in the day. Windchills a little snow in the future. Talk about that in the five-day forecast in a few minutes.

thank you. Top story the debate over who builds what at ground zero has gone on for years. Governor pataki says the time has come for definitive answers. Joe avellar is live at the trade center site.

much to the chagrin of business interests and politicians 4 and a half years 3 days more more than 9-111 there's a hole on who is going to build what and when. As you heard today is the day the deadline the governor set forth. Let's show you. Here on the ground zero site. Will larry silverstein build the ow toers or will the port authority take over building the freedom tower and an office building to replace the bank building and silverstein built other office towers on the site. Governor pataki set a deadline of today of discussions over who will build what where. The times report says the paut authority balking at terms which include his keeping most of the $2.9 billion in insurance money and reduction in rent. The mayor suggested silverstein doesn't have the financial resources to build the entire complex and warned silver scene would run out of money after building only two tours. Silver scene -- silverstein disputes that. The 9-11 memorial with them clearing parts of the foundation building. This is what it will look like. Some celebrated.

all of us should be respectful of the pain many people still suffer.

while some family members of the 9-11 victims protested saying the under ground memorial is disrespectful to the dead.

we will never go under ground into an unsafe confining, restricted place.

going back to the economic development discussion again for a minute all of it could be for naught because remember we are going to have a new governor come January that governor could decide to scuttle the freedom tower and change the time table for everything. That's what's happening here. Back to you.

joe avellar thank you very much. The pilot in the deadly small plane crash in central New Jersey wasn't certified to make an instrument landing. Officials say he came down short of the runway in old bridge in dense fog on Sunday night. Today's times reports he had been cited twice for careless or reckless flying for relying on instruments. He died along with his wife. Staten their two teenagers are in critical but stable condition.

Prosecutors expect an indictment soon in the st. Guillen case now that darryl littlejohn has been linked to the crime by dna. Vivian lee has more from brooklyn.

good morning. Sometime later on today a grand jury will begin listening to a presentation of evidence, evidence that prosecutors hope will lead to the trial of rape and murder against darryl littlejohn.

the bouncer now named the nypd as a prime suspect in the rape and murder of st. Guillen could be charged soon. Prosecutors are preparing to tell a grand jury dna

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tests show littlejohn's blood was found on the plastic ties used to bind st. Guillen's hands. St. Guillen's friend amy is relieved an arrest could be announced later this week.

everyone has been waiting with baded breath for a development for this. Someone we loved and cared about was murdered. We want to know why and we want to know how and certainly want to know who.

richard of a police watch dog group says there's a reason why new yorkers relate to the 24-year-old graduate student's death.

we have different mechanisms we use to separate ourselves from the acts of murders. It happened in a different part of town or a victim that's not likes us or somebody engaged in illegal activity. In this case we can't do that because this case touches everyone.

still unclear is why the managers of the bar where saent gene was last seen did not tell police immediately about littlejohn's escorting st. Guillen out of the bar the night she disappeared. They are asking the state liquor authority to suspend the investigation as to why saint john st. Guillen was --

If the managers of the bar did anything wrong they will be prosecuted.

charge also come down sooner rather than later because charles heinz opted to select an actively sitting grand jury as po toesed to all of them. I am vivian lee, today in New York.

The police detectives accused of committing murders for the mob turned into a shouting match. Testimony began in the skyles of care cap paw and ep leet -- care cap paw and eppolito. The witness ripped the lawyer as a loud mouth. The judge finally ended the cross examination.

If you plan to use the ou may have to leave extra time for your trip. The authority plans to start maintenance work at 9:30 this morning. Ed northbound until 2:45 p.M. Head up to chopper 4 dan rice the trouble spot this morning is the gowanus.

it's getting worse out of here. Outbound gowanus expressway. The accident involved a car coming down the highway hit one of those arrow signs and made a mess of the barrier that separates the gowanus from the hov lanes. Southbound are up you only have one lane getting by. Crew is looking around the front part of that kaur but obviously a big delay. But there are delays on the infound gowanus. Check in with trish yodice.

we are loaded thup morning as you mentioned on the inbound. Get you back outside panasonic cam -- sky cam. Up to the gowanus canal. A long line of brake lights along the gowanus. This is fdr drive we had problems northbound at 116th street accident cleared the traffic is back on the move fly the fog. You can see headlights making fdr drive. We are building up in the city 5-10-minute backup especially building on the upper level 5-10 into the city. Nassau county north valley stream eastbound southern parkway still at the cross islands parkway. Tractor trailer got out not supposed to do that. As a result hit one of the overpasses. Crews on scene working to deal with that. Head over to to pete tauriello.

take you down to the south shore on the bell parkway. Sky cam live view coming in past kennedy airport. The game is on. Westbound coming out past the airport.

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Eastbound side looks good heading back out to the island. Do remember as trish told you when you get out to the southern states state working on the traffic out there. Here's the grapd central park way. Again we are loading it up brooklyn queens expressway. Listen for my traffic reports on 1010 wins radio. Darlene, carolyn back to you.

chris' forecast is coming up.

that's right. Plus paying for college 101. Roseanne colletti reports.

there are now courses for parents who want to learn the best way to save hundred for wer vision network.

traffic moving along on the alexander hamilton bridge on a Tuesday morning. 6:42, 51 degrees. The cost of higher education is higher than ever. But scholarship money can help bring down the costs.

today roseanne colletti talks about how to pay for higher education what they don't tell you about scholarships.

there are quite a few things they don't tell you. One of them is if you want a scholarship at a school pick one where you stand out either y. That means you have to research colleges. Look for one you want and that really wants you. Even applying to college isn't free any more but the class is.

the factors that go into your total cost of college is tuition and fees. These parents some with kids along are taking a Friday kaplan course in college financial aid.

this has helped me a lot. I will learn how to and see what we can do.

I am thinking like one wrong decision may effect her future.

one of the first lessons family need to learn in financial aid 101 is the difference between grants and scholarship that is don't need to be paid back and loans that do.

the notices are giving me 20,000 but 17 of that is a loan that's not subsidiary diesed that starts accruing interest the day they walk on campus that's not as good as somebody giving you 10,000 but it's scholarship and grant money.

scholarship in schools is not easy to get. Tom is valedictorian at New Jersey river dale high school. He was anticipating academic scholarships based on his merit alone.

people always telling me he is such a great student you should have no problems to getting a full ride. When I checked it out it's hard to get scholarships even to the easier schools to get into.

you don't have to wait until the college acceptance letters start coming in to get merit based scholarships. You should strt the search year ahead of time.

the web is your friend. Two good places to start with collar ships.Com and college scholarships.Com. Despite the I want net pitches to find you scholarships for a fee...

I don't know if it's necessary to spend additional money to find somebody who can

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do that work for you. What I would recommend is getting ahold of the web sites g parameters to things that are interesting to you and you will be fed-ex traued nature revariety of scholarships to your e-mail inbox.

she cautions applying is usually very labor intensive and the money can also work against you.

another thing is you have to declare them to the college where you are going. Their financial aid package takes off that amount. It's kind of a no one situation. Students fail to apply for millions of dollars of scholarship for years target, intel, burger king, wal-mart all give money. A sharp student can apply to grand. Holarship. Best buy scholarship.

too forget a lamb if I member's employer civic organization. Others where did for finance hal aids packages. All thoens are not created equal.

very useful advice. How expensive is the most expensive college now? $40,000?

over 40,000. I spoke to someone yesterday the individual happened to to go to vasser it was 40,000 they received a letter home it was going up to 44.

unbelievable.

by the time our kids are in or triple.

used to be the price of a home.

a year of college.

Thanks roseanne.

looking forward to tomorrow.

I am not saying a thing. Second job.

you are going to have to do something.

I am not talking me I am talking about him.

good idea.

absolutely.

little too soft these kids now a days. 51 degrees mostly cloudy sky areas of fog righted now before the front pushes through. Had some rain overnight. Left moisture in the air. Winds are calm nothing mixing just yet. Humidity 89 percent. Temperatures in the upper 60s in raleigh 68 degrees pittsburgh down to 37, chicago 27, minneapolis 15. Progressively colder air will be coming in behind this front. That causing effect they can't snow showers. Where is where the actual front it will do that for the to east. The wind will be on the increase as so showers get washed out. It stays windy tonight and tomorrow getting progressively colder we are talking windchills probably down in the low 20s. Win advisory northern suburbs for the afternoon. Wind gusts 40-45 miles per hour up there. Chilly air tomorrow Thursday even Friday. Late Thursday night and Friday will will be low pressure to the south of us that means we will be on the cold front. Late Thursday night early savent patrick's morning shouldn't be a big deal. Keep an eye on it. 56 today slowly falling temperatures mid 40s tomorrow, Thursday and only 40 at ain't

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patrick's day. Low 40s with a mix of clouds and sunshine. There are some changes.

all right credit. That you are. Still ahead they have is a a target date.

A live report from ock.In your corner.` ` `

President Bush vows to turn over most of Iraq to newly trained iraqi troops by the end of this year. It's the first time he set a specific bench mark for troop withdrawal. He's also seeking to reassure americans alarmed by the receipt burst of violence in Iraq. Just this weekend explosions in the shiite section of baghdad killed 58 people and wounded more than 200 sparking new concerns about the possibility of an all out civil war. This morning 15 bodies were discovered in a mini bus in the capitol bringing the total number found in the city to at least 72.

President Bush travels to upstate New York not to talk about Iraq but a controversial program the medicare prescription drug plan. Brooke hart is live in .

good morning. The plan had a rocky introduction. It's 10 weeks old and under fire for being costly and complicated. President Bush with a dozen or so seniors will talk up the program's up sides.

President Bush focuses on medicare at a senior center near rochester. He will hear from seniors about how they are being coached to enroll in the new prescription drug plan. The white house is calling it a success with 26 million seniors enrolled and a spokesman says saving money.

seniors are realizing substantial savings on their prescription drugs. For the typical senior it's 15 percent or more they are saving on their prescription drugs. It's an important program for our nation's seniors. Critics say signups have been slow and seniors are confused by the dozens of drug plans offered. Ies who saying they are crash strapped.

Those insurers acknowledge there are kinks to be worked out. Their survey says it will working for those served.

4/5ths say it covers the drugs they need.

that leaves the 20 percent. Critics focus on the poorest of the poor who are worse off now they say than they were before they enrolled. Democratics are ceasing on this and are ready to make it a campaign issue. President Bush wants them to know he's listening to the seniors and are in touch with what she is learned.

We will be right back with the top stories and traffic whip around.

traffic whip around starts up stairs with dan rice over the gowanus.

darlene about an hour ago spotted an accident on the gowanus expressway south of the brooklyn battery tunnel involving a car that hit one of those flashing arrow signs. Crews have been down here for the past hour getting the accident cleared up trying to fix the moveable barrier damaged the accident. They have this situation under control city point but damage has been done to the morning commute. The outbound gowanus even though two lanes are open it begins the outbound taking a big hit as well. Trish yodice at shadow traffic.

a mess this morning on the gowanus bqe problem causing delays. Check out how heavy the gowanus is. Bell parkway going up to the gowanus canal. Also take a look at the brooklyn queens expressway. Northbound side delays off the gowanus up toward

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the brooklyn bridge. Further north on the brooklyn queens broken down vehicle oo mess along the gowanus bqe combination this morning. Busy as you exit for the brooklyn queens expressway. Check out the lie with pete tauriello.

direct to queens for our look on the long islands expressway. Westbound side is going to be heavy. Casino boulevard to grand avenue they are working on a disabled vehicle. We are looking at the delay running through woodhaven boulevard. To fort lee george Washington bridge going to call the 15-moneys 15-minutes. Hee licks is not too long bad. Takes you 5-10 minutes to get through the boulevard traffic. Newark getting word of a collision as you are coming down have a great day. Listen to 1010 wins for traffic.

Top stories governor pataki wants the decision about ground zero development.

today is the deadline. 4 and a half years since 9-11 still no progress on the hole behind me. The developer harry silver scene who will build what happened a where and when. Silverstein wants all of the insurance money and rent reduction. Decide in January to stop the idea of a pretomorrow sower and change his mind soon.

back to vivian lee in brooklyn. Grand jury starts work in the imette st. Guillen murder.

the fate of bouncer daryl littlejohn will be in the hands of a grand jury who will begin hearing a presentation of evidence from prosecutors hoping for an indictment against him in the rape and murder of imette st. Guillen after police found littlejohn's blood on the plastic ties used to bind her hands. She disappeared February 25th after being seen with littlejohn at the falls bar. St. Guillen was found tortured and nude on a brooklyn road 17 hours after she went missing. That's the latest from downtown brooklyn. Back to you. (Pause in captioning) Friday maybe a touch of light snow for the wearing of the green. Saturday partly sunny and a high of 43. Much colder weather on the way.

all right, chris, thank you. Coming up tomorrow on "today in New York," more on the high cost of college. Roseanne colletti on why it pays to read between the lines when a college offers financial aid. Tomorrow 5:00 to 7:00 on "today in New York." thanks for joining us. The "today" show is next with katie and matt. That's what's happening "today in New York."

Good mor

---- INDEX REFERENCES ----

NEWS SUBJECT: (Crime (1CR87); Social Issues (1SO05); Sex Crimes (1SE01))

INDUSTRY: (Drugs (1DR89); Pharmaceuticals & Biotechnology (1PH13); Prescription Drugs (1PR52))

REGION: (Middle East (1MI23); USA (1US73); Gulf States (1GU47); Americas (1AM92); New Jersey (1NE70); New York (1NE72); Iraq (1IR87); North America (1NO39); Arab States (1AR46))

Language: EN

OTHER INDEXING: (NBC; WHITE HOUSE) (Brooke; Bush; Casino; Chilly; Doppler; Ed; Guillen; Hee; Humidity; Ity; Left; Ly; Nassau; pataki; Pause; Southbound; Staten; Testimony; Tom; Tractor; Westbound)

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NBC

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2006-02-22

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Figure skater takes the lead in the olympics showcase event. Also, the u.S. Sliders finally get a medal. And an off ice fued between two rival speedskaters heats up again. Leanne gregg has all the latest from torino... << nat it was a battle between two gold medal-winning adversaries on the same team. But in the end, shani davis and Chad hedrick were both runners up to italian skater enrico fabris. Still, the americans stole the spotlight with their feud. It would have been nice if, after the thousand meter, he coulda been a good teammate and shook my hand. We had a great opportunity to win the team pursuit race and I felt betrayed. U.S. Figure skater sasha cohen did her talking on the ice, edging out her russian rival in the women's short program. 'of course I would love to take a gold medal home.' cohen enters Thursday's final in first place by three-hundredths of a point. The u.S. Bobsled team of shauna rohbock and valerie fleming slid their way to silver Tuesday. It's the first torino medal in bobsled, luge or skeleton for team u-s-a. Finding fun and success on the ice is the u.S. Men's curling team. We get along both on and off the ice tremendously well. The americans have already wrapped up a spot in the medal round. They play Canada today in a semifinal match. And apolo ohno will be back in action tonight, skating preliminary heats in short track's most unpredictable event... The 500.

you won't find too many winter olympians who live in our area... But there is one from not too far away. Short track speed skater anthony lobello is from tallahassee. He's trying to stay relaxed as he gets ready to go for the gold in the 500-meters today. 'I think that what's involved with the games is all the hype. If you can relax and not worry about it, you're going to do all right.' will also race in the 5-thousand meter relay Saturday. Still to come on walb news 10 at 12.. Digging continues in a small filipino village, devastated by last week's landslide. There are reports today of a pp I'm rene miller with kevin haas of kpmg. We have three 'cash 3' machines...Each with balls numbered zero through

. Partly cloudy, with a low 6. West sout cloudy, with a high around 64. North nor w ow|y/ _y_axw. }{?Wuwuw]o n{ u:? W } w {n_o_>_ }{ |_[1/_? ?<x_ ?N r_ }{ow } ?X } o

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_ news, an american

Cloudy, with a high near 76.

Possibly doubling up beds at the jail... County commissioners say local contractors would also be a cheap solution to getting a bathroom and beds in the recreation area quickly. A home health care worker is charged with stealing the identity of a woman with two disabled sons. Mandy benzing knew something was wrong when she got a notice that her cell phone bill was overdue. The thing is . . . She doesn't have a cell phone. Police charged jacqueline bowman with financial fraud. She worked as a temporary nursing assistant for ware health care service. Investigators suspect bowman swiped benzing's personal information when she went to help care for benzing's two autistic s coming up on walb news 10 at 12.. Gas prices have dipped a bit in the past week. Will that trend continue? We'll take a look. - (Serene woods) - (crowd stampeding) - (serene woods) - (crowd stampeding) - (ground rumbling) - (crowd stampeding) the rush is on. It's the $300 million gold rush... With the highest top prize of any instant game... In Georgia lottery history. But play now before it's gone! You can also win... By entering the 'rush to win' second chance drawing. Just fill out and mail in any non-winning ticket... Or go to galottery.Com. O7z{ v = _wo?W {; pc3>zt[>l m ?Oon/co{ owognw} o]o}]xp the 'Georgia security and immigration compliance act'. The measure will crack down on illegal immigrants and employees who hire them. The bill, which is a central piece of the republican legislative agenda, spurred debate before it was even introduced. Immigrant rights groups say the bill unfairly penalizes people simply seeking to work, and part of the measure amounts to racial profiling. The Georgia house of representatives is soon expected to vote on a bill that will make it mandatory to wear seatbelts in all passenger vehicles, including pickup trucks. Right now, pick-up trucks are exempt from the law, an exemption related to the use of farm trucks. But in the past two days, two south georgians, driving pick-up trucks were killed when they got into wrecks without wearing their seatbelts. Some truck drivers we spoke to aren't opposed to wearing seatbelts. << 'I think in high traffic you should be required to have seatbelt laws.' 'I think I'm in favor of it, because it saves lives.' 'if it's going to help people save lives, why not do that?'

The law would not include motorcycles, or farm vehicles used primarily for off-road gas prices have dipped a bit in

Let your medicine be your food.' that's the father of medicine, hippocrates. All physicians take the oath, the hippocratic oath. But then they go out and sell drugs and push drugs and all the studies are done by drug companies. And they're funding all the studies and they fund the doctors. And so really, at the end of the day, if you want to be healthy, you've got to take responsibility for your own health. That's what I did 20 years ago, and I'm the healthiest person I know. And I'm a proponent for eating seaweed every day in America and we're the only company that does this responsibly, has the science behind it and I've been at it 21 years.

fascinating. It's absolutely fascinating. We'll have you back.

thanks for having me, donald. It's my pleasure.

if you're watching right now, we're running out of time, but if you do want some more information on all-natural sea vegg, we're actually gonna put a number again on the screen. So if you do want some more information, pick up the phone and call the number on the screen. As always on itv, we've worked out a special arrangement with our guest, so when you do call, mention itv and you will receive a substantial savings off the regular price of the product. Scott, fascinating show.

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my pleasure.

my name is donald barrett. We'll see you on another edition of itv. Thanks for being with us.

announcer: The preceding was a paid advertisement for sea vegg, brought to you by itv. These statements have not been evaluated by the f.D.A. Ing operations at six major u-s seaports to an arab company. Good afternoon to you everyone.I'm karla heath sands and this is walb news 10 at 12.. It seems lawmakers aren't alone in having just learned that operations at six u-s ports are being sold to a state-owned mideast company. The white house is acknowledging President Bush didn't know either. Press secretary scott mcclellan says the decision was made by an interagency committee -- and it never 'rose to the presidential level.' bush didn't find out until a few days ago. Lawmakers have accused the administration of endangering national security by allowing the sale to the company owned by the United Arab Emirates. The opponents include top republicans. But bush has forcefully defended the six-point-eight billion-dollar deal, saying he'll veto any effort by congress to block it. Bush says the mideast company shouldn't be held to a different standard than the british company now running the ports. And he says security will still be maintained by the u-s coast guard and customs agents. The reason child advocacy group

The past week. Prices at the pump fell just more than two cents bringing the average price nationwide to two-24 per gallon. That's according to an energy information administration survey of service stations. The agency says that's the lowest price in seven weeks. Analysts attribute the drop to the recent fall in crude oil you know college is expensive... And it's not getting any cheaper. If costs continue to go up at the current rate... Today's kindergarteners may need more than a 100-thousand dollars for a four-year degree. And that's for an in-state public college. Walb news 10's nikki gaskins shows us the help that's out there. << looking for the cash to attend college isn't easy. Students at this financial aid workshop at dougherty comprehensive high school know that all too well. 'it is extremely stressful.' sidena smith hopes to attend valdosta state in the fall and is doing all she can to find the money she needs. 'you know, hunting down people I know who work at mercks, you know walmart, coca-cola.' popular websites like fastweb.Com and scholarships.Com are common sites sidena uses to look for ways to pay for college. 'I've been looking up scholarships on the internet like a mad woman.' the nationwide average to attend an in-state public college for four years is about 67-thousand dollars. Financial advisors say you shouldn't let that figure scare you. 'you'll never know what you'll be eligible for until you complete the financial form application.' that form is the fafsa form. It determines a student's eligibibility for grants, loans, and work study programs. 'if you don't have the fafsa form, it's going to be difficult to go to college.' students can apply for financial aid through the fafsa form starting in January. While the deadline is April 15th, the sooner you apply the better. 'the students that apply early are the ones that get the funds. Once those funds run out there's no other funds to get.' and sidena isn't wasting anytime. 'they have to get up on it.' while the opportunity to attend college is there, students know that can't get that opportunity without going after it. Nikki gaskins, walb, news 10.

a state website called 'Georgia college 411' helped more than 60-thousand Georgia students prepare for college in its first year. You can link to the site through walb.Com. Georgia peanut growers and shellers are told they must stick together if the new farm bill from Washington is written to help them. Third district congressman jim marshall told the Georgia peanut growers association Tuesday that they must have one unified voice when helping draft the proposed 2007 farm bill. Marshall said the vast majority of congress is from cities, and will not hesitate

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to strip the farm bil the program is working. The real concern is that it will be difficult to persuade the vast majority of congress to continue support payments. Marshall said the huge surplus of peanuts still in storage from last year's crop is a problem as work begins on drafting the new farm bill. Most of the peanut growers at the meeting say they plan to plant big crops again this spring. Z _

Open arms is so short on money . . . A state investigation did find some employees were not properly credentialed. The state department of human resources ended its contract with open arms... Took the agency off its provider list... And isn't paying them for assessment services anymore. A d-h-r spokesman says the only way for open arms to get back the state contract is to remedy the problems and reapply. Open arms is suing the state for taking away the state money. Agency directors also say they can no longer afford to pay for a special unit in the district attorney's office that prosecutes child abusers. A man wanted for setting up fake bank accounts across the state is in jail this morning after running from the law. Authorities in seven counties had warrants for eddie james jones, junior. When he tried to set up an account using false information at colony bank on ledo road... Bank employees got suspicious and called police. Jones led lee county deputies on a chase... Crashed on elton street in albany... And ran to his nearby apartment. Lee county deputies... Albany police... And u-s marshals surrounded the place and arrested him. A south Georgia woman lost everything in a house fire because firefighters never knew there was a problem. The city of parrott has a ten-person volunteer fire unit. Last Friday... The chief and two other firefighters were out of town at a funeral. The remaining firefighters didn't recieve the page from dispatch. Terrell county volunteers... Stationed more than 15 miles away...Did respond.... But by then it was too late. << 'dawson ain't but a 10-15 minute drive from here. Can't nobody understand why it took so long for the fire department to get here, cause when we called, the fire hadn't even spread, it was still in the kitchen.'

The fire department is expected to get new equipment... Including radios... With a new grant from the department of homeland security. The ducks lost everything in the fire. They do have insurance but aren't sure how much it will cover. A south Georgia woman will serve time for burning down a popular south Georgia restaurant. Peggy lorraine parr of valdosta plead guilty to burning down the catfish house in adel in 2003. She was sentenced to 11 years and will serve 14 to 18 months in a detention center. She'll also have to pay a fine of 25 thousand dollars and make restitution to her insurance company. Parr admitted that she burned down her business to get insurance money. Another employee at the restaurant, jennifer barnes, was also indicted in the case but those charged were dismissed because there was not enough evidence against her. The catfish house has since been rebuilt at the same location by a new owner. Jury selection continues today in the trial of three men accused of torching a donalsonville motel four years ago. Cairo businessman dexter harrison is accused of hiring marty harrell to torch his donalsonville ramada limited hotel in 2002. Harrell's father charles harrell is also facing charges after gbi agents raided his cairo home for evidence. 25 jurors were questioned individually in the judge's chambers because they either knew someone in the case or something about the case. The remaining jurors were questioned as a group. Security was increased at the federal courthouse in thomasville because of the harrell-harrison trial. Three agents from the department of homeland security federal protective service will be stationed at the federal courthouse until the trial is complete. Agents walked the sidewalk outside the courthouse to make sure everyone was able to arrive on time for jury selection the lee county jail has more inmates than beds. Due to overcrowding... The jail needs more money. The sheriff's office wants county commissioners to give them more money and extra beds. But commissioners plan to find other, cheaper methods to ease the problems... Right now, the county has to pay to send some extra inmates to other

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counties... County chairman jackie sizemore says the lee county jail has an empty recreation pod that's under- 'we're going to look at trying to convert that over to a non-violent area that we can house some prisoners in,' they are also looking at

---- INDEX REFERENCES ----

INDUSTRY: (Transportation (1TR48); Freight Transportation (1FR88); Land Transportation (1LA43); Trucking (1TR88))

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OTHER INDEXING: (CONGRESS; DEPARTMENT OF; NBC; STATE DEPARTMENT; US SLIDERS; WHITE HOUSE) (Bush; County; Digging; Due; Figure; Good; Leanne; Mandy; North; Oon; Peggy; Terrell; West; Wuwuw)

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January 22, 2006

Students need to do research to find scholarships

Stephanie Ritenbaugh and Tamara Simpson

Just as the "give-a-penny, take-a-penny" dish can be a customer's savior at the convenience store, scholarships of $500 or $1,000 may be just enough to make a difference when it comes to a costly college education.

When families are looking at an annual price tag of $10,000 to $30,000, it doesn't seem like a small scholarship check will make much of a dent.

But financial aid experts refer to simple addition to make their point.

Three scholarships of $500 each total $1,500, an amount that can cover books and supplies, transportation to and from school, and pizza delivery on those late study nights.

High school seniors have to put forth some effort, though, to dig up the opportunities.

"There are lots of private scholarships that are out there -- the issue is students finding them," said Jamie Hightower, co-founder of Hightower Scholars Inc. and director of student financial services at the College of New Jersey.

Hightower was born in New Kensington and graduated from Burrell High School. Her family's organization offers or administers about 10 scholarships a year to minority students in Western Pennsylvania.

As a financial aid director for about 20 years, she encourages students to consider online scholarship searches to find aid.

"One of the best and most critical vehicles for students to find outside scholarships is FastWeb," Hightower said. "This is a free scholarship search that taps into a national database of national scholarships."

Jim Cardinale, Southwestern Pennsylvania regional director for PHEAA, warns students that, although there are a lot of scholarships online, competition is stiff.

"Keep in mind, when you're looking into private sources of financial aid, you're in competition nationally with every other senior in the country," said Cardinale. "They may require an essay. There's legwork involved."

Dave Zamperini, a guidance counselor at Valley High School in New Kensington, suggests to first check local organizations for scholarships.

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"It's better to focus on the smaller local scholarships unless you have unlimited time, and most people don't," said Zamperini, who encourages parents to check with their employers and any unions they belong to for scholarship opportunities.

Other places to consider are churches, local service clubs like the Lions, Kiwanis and Rotary, or organizations like the Elks, Moose or American Legion.

In addition to small local scholarships, another way to decrease costs is to consider private universities and see what kind of financial aid packages they are willing to offer, guidance counselors said.

Duquesne University's director of financial aid, Rich Esposito, agrees.

"(Students) may qualify for additional aid that they wouldn't get at a public school," he said. "They could really look at the package and the gap may not be as great as they may think."

Deciding between public or private schools and finding outside scholarships can be time consuming. That's why students are encouraged to start thinking about funding early.

Zamperini said that although many scholarship applications have to be completed during a student's senior year, underclassmen can sign on to scholarship searches and get an idea what's available.

And one of the best resources for high school students is the guidance office.

"Don't be afraid to visit the guidance counselors' offices," said Ford City High School guidance counselor Mary Ferrara. "We're more than happy to help."

On the Web

The following Web sites offer a variety of financial aid tips and scholarship searches. Although most of the Web sites listed are free, some charge a fee for services.

American Education Services, www.aessuccess.org

CampusChamps, www.campuschamps.com

College Data, www.collegedata.com

Collegeboard.com, www.collegeboard.com/pay

Fastweb, www.fastweb.com

Federal Student Aid, studentaid.ed.gov

FinAid, www.finaid.org

Free Application for Federal Student Aid, www.fafsa.ed.gov

Hightower Scholars, Inc., www.hscholars.org

National Association for College Admission Counseling, www.nacacnet.org

Pennsylvania Higher Education Assistance Agency, www.pheaa.org

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The Princeton Review, www.princetonreview.com

Scholarship Resource Network Express, www.srnexpress.com

Scholarships.com, www.scholarships.com

State Department of Education, www.pdehighered.state.pa.us

U.S. Department of Education, www.ed.gov

-- Compiled by the Valley News Dispatch

Helpful tips

Here is basic advice on surviving the application process:

1. Decide whether you will fill out the application electronically or on paper.

Paper copies can take four to six weeks to get processed while electronic forms only take seven to 10 days. The electronic form also helps ensure the information is filled out correctly, since it must be completed before you can advance to the next page.

To file electronically visit www.fafsa.ed.gov.

Paper applications are available at high school's guidance office or the college you plan on attending.

2. Complete only sections that are applicable. For example, don't complete the Parent section if you are an independent student.

3. Don't leave anything blank when filling out a section of the form that applies to you. Instead, fill in the word "none" or N/A.

4. Try to finish your FAFSA as soon as possible after Jan. 1 if you plan to enter school in the fall.

5. Make sure to allow enough travel time for the form to reach its destination before the actual deadline.

6. Check school and state specific deadlines. They are usually earlier than deadlines for federal aid. Remember: Freshmen often have earlier deadlines than returning students.

7. Don't wait until your taxes are filed to complete your FAFSA. You can fill in your estimated income and then simply complete your taxes as soon as possible thereafter.

8. Some schools require additional forms to be filled out. Check with the school you are attending to be sure that you completed all of the necessary forms.

9. Respond quickly to any verification requests. Delays could jeopardize your financial aid award.

10. Make or print copies of everything before you send it. Keep a folder of all your financial aid information including forms, tax returns, W-2s, etc. This also

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will make the verification process more efficient since all the necessary information is in one place.

Source: The Princeton Review, www.princetonreview.com/college/finance/articles/tools/Citizens_fafsaTips.asp

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NEWS SUBJECT: (Higher Education (1HI55); Technology in Education (1TE07); Education (1ED85))

INDUSTRY: (I.T. (1IT96); Online Education (1ON28); I.T. Vertical Markets (1IT38); I.T. in Education (1IT61))

REGION: (Pennsylvania (1PE71); USA (1US73); Americas (1AM92); New Jersey (1NE70); North America (1NO39))

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OTHER INDEXING: (AMERICAN EDUCATION SERVICES; AMERICAN LEGION; COLLEGE DATA; COLLEGEBOARD COM; DUQUESNE UNIVERSITY; ELKS; FAFSA; FEDERAL STUDENT AID; HIGHTOWER SCHOLARS INC; KIWANIS; LIONS; MOOSE; NATIONAL ASSOCIATION FOR COLLEGE ADMISSION COUNSELING; PENNSYLVANIA HIGHER EDUCATION ASSISTANCE AGENCY; PHEAA; SCHOLARSHIPS COM; STATE DEPARTMENT OF EDUCATION; US DEPARTMENT OF EDUCATION; VALLEY HIGH SCHOOL; VALLEY NEWS) (CampusChamps; Cardinale; Dave Zamperini; FinAid; Hightower; Jamie Hightower; Jim Cardinale; Mary Ferrara; Network Express; Remember: Freshmen; Rich Esposito; Rotary; Zamperini)

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12/12/05 Chicago NBC 5 WMAQ-IL (Pg. Unavail. Online)
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December 12, 2005

NBC5 News @ 6am 2005-12-12 06:00:00

Chicago, IL

NBC

5 WMAQ

NBC5 News @ 6am

2005-12-12

06:00:00

6:19. In money minute, the Holiday is a time for Gifts and giving.

But as Teri Savage is here to tell us, these Holidays are also a time for high School Seniors and Heir Parents to start searching for money. It's a Debate because they need money to go to College.

It depends on what College you are going to. In the "Sun-Times" Column today I talk about is it Worth it for everybody to go into Debt for the most expensive College? I don't think so. T it's a Good time to think about Filing Financial Aid forms, the dreaded Faxa form, Free Federal Student Aid Application. This form has to be filled out by all Families seeking Financial Aid based on need. That goes for any School to which you apply. I call this the dreaded form because it's worse than the Income Tax. This form Asks the Family to reveal their Income and their Assets as well. Your high School Guidance Office can get you started. Or you can do everything including Filing the form on-line. Let me give you Websites you can visit over the Holidays. Www.Fafsa.Ed. You can download the form. The Twoux six/7 Version will be available -- The 2006/7 Version will be available soon. Download the P Application work Sheet. Na will help you get going in January. You have to get your Taxes ready early. You will need that Info. Another Website, Finaid.Com, for Basic Information on all Types of Federal Student Loans as well as plus Loans that are made directly to Parents regardless of need. Go to Collegeboard.Com. You get more Information about additional costs of attending College. You have to Factor in the Soaring costs of books and Fees as well as Tuition and Room and Board. If you can't get it Base on need, there are other Website that give out Free Information. Never pay for this. Free Information about Scholarships. They are Fastweb.Com. And also, Scholarships.Com. They lead you to S Olarships and even part-time jobs to help Finance your Education. Both of those Sites are Free. Though they do collect Information about you. The Trick is to get an early start on the process. So you will be prepared. If you have a high School Junior, a year before

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thinking about College, look at these Websites now. That way you can Reorganize the Family Finances to potentially qualify for Aid. For example, if you have money held in a custodial Accounts in a Student's name, that weighs 7 times more heavily against you in the Aid Formula. Get your high School Junior and take that money, use it to buy a Computer, get the money out of his or her name. As I Write in my "Chicago Sun-Times" Column today, the Holidays are a Great time to discuss the cost of the College Education itself. You can get a Great and far less expensive Education at many of the in-state Schools that give you a big Price break. Here in Illinois we have Great Colleges. If you Graduate with less Student Loan Debt or Parents don't take money out of your Retirement Accounts to fund a College Education, that way you get a head Star

How about doing a Couple years at a Community College and then Transferring to the College of your Dreams?

I asked you where you went to School. Once you get to be as successful as you two are, nobody ever Asks where was that College Education. I'm Glad you went to the University of Illinois, you went to Loyola. But the point is go to a Good School, but don't go into Debt. Don't put your Parents into Debt in their Retirement. It's Worth it for College but not Worth it that Extra expense for the Prestige Schools.

Great advice. Thank you so much.

---- INDEX REFERENCES ----

COMPANY: UNIVERSITY OF ILLINOIS AT CHICAGO

NEWS SUBJECT: (Higher Education (1HI55); Education (1ED85))

REGION: (USA (1US73); Americas (1AM92); Illinois (1IL01); North America (1NO39))

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OTHER INDEXING: (AID; COLLEGE; COLLEGE EDUCATION; COLLEGE EDUCATION ITSELF; COLLEGE OF; COMMUNITY COLLEGE; FASTWEB COM; FEDERAL STUDENT AID; FEDERAL STUDENT LOANS; GOOD SCHOOL; GUIDANCE OFFICE; HOLIDAY; HOLIDAYS; NBC; NBC5 NEWS; PRESTIGE SCHOOLS; STUDENT LOAN DEBT; TERI SAVAGE; TRICK; UNIVERSITY OF ILLINOIS) (Free; Free Information; Great; Heir Parents; Na; Sites; Tuition)

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Volume 15; Issue 25

A LOOK AT ONLINE SCHOLARSHIP DIRECTORIES

Anonymous

I needed $1,000 to finish paying for my undergraduate degree that final semester. I was concerned about obtaining the money because the hourly rate at my campus work-study job wasn't going to increase. The college had provided a scholarship; my father contributed as much as he could. I don't know who asked her for the money, but help came by way of my late maternal grandmother, Manuela Ballesteros, who at the time was retired and on Social Security.

I remain grateful to her. To this day I appreciate the sources of funding including jobs, grants, scholarships and fellowships that allowed me to seek and obtain undergraduate and graduate degrees. They provided financial solutions so I could concentrate on my studies.

Many academically talented students decide to take a full-time job right after graduating from high school because they do not know how to answer a basic question: how would I pay for college? Too often, the number of students whom guidance counselors serve is overwhelming. These professionals might simply lack the time to learn about new funding sources or to make scholarship recommendations for specific students.

Over the next decade, the number of college-age Americans is expected to increase. Eighty percent of the growth will come from minorities. And 50 percent of that population will be Hispanic Americans, according to a Web site by Sallie Mae, a corporation originally created by Congress to provide students with federal guaranteed student loans for college, and now a fortune 500 private company.

Many nonprofit organizations and private companies have made it their business to offer information for future and current Hispanic undergraduate and graduate students about funding sources -- including scholarships, grants, internships, and fellowships. Online scholarship directories, some dedicated solely to Hispanic students, are helpful reference tools. They are free and user-friendly.

ScholarSite.com is a Web site with a free online scholarship directory, one of several products of family-owned and operated TIYM Publishing in McLean, Va. Aspiring and current students can easily use the directory; registration is optional.

"It's a user-friendly site, not intrusive. It allows you complete and free immediate access to our database," said Juán Zavala Jr., chief operating officer of

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TIYM Publishing.

It is also updated and expanded daily. Of the 600,000 awards available, 50,000 are listed on the site. If TIYM has not been able to verify the existence of the award from the primary source (either through mailings or telephone contact), then that award is not listed on the Web site, Zavala said.

The company knows its market and products. In 1986, it published the Anuario Hispano-Hispanic Yearbook, now recognized as one of the top national reference guide for and about U.S. Hispanics in the areas of employment, business, education, and health.

What is more, since users do not have to register to use the directory, personal data will not be sold to a third party.

"Users have no reason to register unless they want to join the Scholarship Giveaway," said Zavala. Those who register for it will see an "Opt In" box to indicate an interest in receiving information on funding for college from the U.S. Navy, he said.

A nonprofit organization, the National Hispanic Press Foundation (NHPF), also maintains a free online scholarship directory with more than 1,000 sources at www.scholarshipsforhispanics.org.

"We have the largest compendium of scholarships exclusively for Latinos, which saves time and focus," said Tom Oliver, executive director of the NHPF. The Web site evolved from a book, published in 1998. A CD followed in 2003, courtesy of a development grant from the National Education Association (NEA). Seed money for the Web site was also from the NEA.

The NHPF's online scholarship directory was down for a while, but it is now up and running and updated, said Marla Roche, recent NHPF program manager. Roche said 41,000 people have subscribed to it.

Hobsons is a publisher whose strengths include targeting niche markets, often cooperating with nonprofit agencies who serve particular populations.

"We listen to what they have to say about the people they serve and collaborate -- we do this for all of our products," said Matt Booher, Hobsons, senior product manager for the Web site.

In fact, Hobsons' first print guide was for a minority group. The Hobsons Historically Black Colleges and Universities Guide was published in 2000 in association with the National Association for Equal Opportunity in Higher Education.

The Hispanic Association of College and Universities (HACU) has partnered with Hobsons since 2001. One result has been the first edition and national edition of The Hobsons College-Bound Hispanic Student Guide. The electronic version of the guide is a micro site on a larger Web site, www.collegeview.com. The Web site began in 1997 as a subscription-based service for guidance counselor use. It's now free.

A California edition, a Texas edition and a Southwest edition followed this book, all completed in 2004, said Brooke Mitchell, a Hobsons senior product manager for print. Currently, a New York edition is in production; other regions, including Puerto Rico, are being considered, she said.

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Students should check the CollegeView Web site first because of its depth of information, with more than 1,700 listings that include scholarships and internships, said Booher.

"We have 450 university clients, and they may input their scholarship listings independently. For example, the University of Findlay in Ohio recently added 70 scholarship listings. We may not know about that immediately. It's one area we're trying to streamline," Booher said.

The company does not sell the data it gathers from users to third parties.

Dr. John Moder, senior vice president and chief operating officer of HACU, said Hobsons approached the association with the idea of working together. HACU has been pleased with the product, as it has been helpful to the association's 400-plus membership and nonmembers as well, Moder said.

CollegeAnswer.com is a division of Sallie Mae, and it offers a free scholarship search. Its database contains more than 2.4 million awards worth more than $15 billion, although these awards are not just for Hispanic students.

Martha Holler, Sallie Mae spokesperson, said Hispanic students would benefit from using its directory because "multiple searches will produce the best results." While its database does provide scholarships designated for minority students, these same students might want to conduct searches focusing on academic performance or other areas of excellence, Holler said.

For more assistance, students can subscribe to Scholarship Experts, a company that powers College Answer's directory and a link on the site. For a small annual fee, for example, subscribers can receive automatic announcements when scholarships appear that match their profiles.

Like other online directories, College Answer does not sell its users' data to third parties. Those who register are eligible for a $1,000 scholarship, given monthly.

Don de Avellar Moore, 49, is a graduate student seeking a master's degree in human resources at Florida International University. He went online to find money to help him pay for his graduate work and registered on ScholarSite.com.

"There's a lot of money out there, but it's a drier pool for graduate students," he said. "My first search was too broad. Then I narrowed it to `business, human resources, in the state of Florida,' and there was nothing," he said.

For a recent high school graduate or first-year student or sophomore who might transfer, the site, which is easy to use, is a good place to start, Moore said.

Today, a student can go to a guidance or financial aid counselor for assistance and be directed to the institution's home page or to the Internet.

A visit to the home page of an Alexandria, Va., high school, T.C. Williams, where 23.8 percent of the student body is Hispanic, reveals a link to its guidance department. Within that department are various links, including one for college financial aid information and another for computerized college and scholarship searches.

A click on scholarship searches lists online scholarship directories including FastWeb, Scholarships.com, Scholarship Resource Network Express, and Scholarship

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Websites for Students from Underrepresented (Minority) Populations. A click on the last group revealed 100-plus minority scholarships, but no online directory option was listed specifically for Hispanics.

A Google Web search for online "Hispanic scholarship directories" provides several pages about Web sites dedicated solely to the subject, along with other organizations that offer scholarship information as links or micro sites on their main Web site.

How do the online directories let Hispanic students know they exist and that they have useful information for them?

New visitors to ScholarSite.com are attracted to TIYM's by promotions with a Google campaign called AdWords. Some existing users learned about the Web site from advertising in the publisher's other products: these include the Anuario Hispano-Hispanic Yearbook, the African-American Yearbook, and the Asian-American Yearbook. The company does not conduct other print, radio or TV advertising, Zavala said.

Getting the word out about scholarship opportunities is important to the NHPF. "We're in the process of a $300,000 public education campaign so that the public becomes aware of financial aid opportunities. The campaign is being financed by in-kind donations from publishers who are members of our sister organization, the National Association of Hispanic Publications," Oliver said.

Hobsons uses various methods to attract Web site users. The company relies on offline products, including media kits as well as ads in its 250 publications, Booher said. It also does Web search engine marketing.

Besides listing the scholarship directory as a benefit on its Web site, HACU has sent a general mailing to let its college and university membership know about it, Moder said.

College Answer contacts high school counselors nationwide by way of a newsletter and also exhibits at various professional conferences, Holler said. The Web site has also won Forbes' "Best of the Web" six times and received media attention.

International Latino students headed for colleges and universities in the U.S. are using the online directories to help them pay for their education.

Because international Latino students might have different needs than U.S. Hispanics, they might benefit from U.S. Education Guides, another of Hobsons' Web sites: www.useduguides.com. It provides information about ESL programs and visas, for example, that U.S. Latino students might not need, said Booher.

Most users of ScholarSite.com are from the U.S.A., and international students are a small percentage of users, Zavala said.

NHPF's Oliver concurred that international Latinos represent a small number of inquiries. However, they might find some awards on the Scholarships for Hispanics Web site, Oliver said.

Local, national, or international students might need assistance when conducting their searches or applying for scholarships.

As a publisher, Hobsons is not directly responsible for providing that service, Booher said. The company is often confused with a school, he said, since it offers scholarships for registering with the Web site.

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"We're a resource, not a solution. We try to connect students with people who can help them," he said.

TIYM Publishing, which runs ScholarSite.com, handles inquiries via e-mail and takes phone calls.

"We're a small publishing company, so we don't have one person dedicated to that, though all the staff can be helpful," Zavala said.

The NHPF lacks the staff to be able to walk applicants through the process of applying for scholarships, said Oliver. Like many offerings, a FAQ page is available on the Web site.

Clearly, the online scholarship directories are helpful tools for Hispanic students looking for ways to pay for their education. Students should still inform themselves about more well-known sources of funding -- federal grants and loans, work-study, and family contributions. They should check with their colleges or universities to see what institutional scholarships are offered. They should use the online directories, especially those that focus on awards for Hispanics. Additionally, they should conduct multiple searches on more general scholarship directories.

I hear someone moaning, "This sounds like a lot of work."

It is work that requires dedication.

Oliver related an anecdote about a woman and her nephew who were persistent in their use of the foundation's directory.

Apparently, the woman was a community organization employee who'd attended a college-related event. She knew about the online scholarship directory, and had ordered a CD-ROM version. Every weekend she and her nephew met and worked with the CD, cutting and pasting information from it into a standard form letter requesting applications for awards.

They sent dozens and dozens of letters and completed almost as many applications. They waited. The first response came in the form of $250.00. They were disappointed but persisted. In the end, the young man received a total of $65,000 in scholarship money.

That's a testimonial that both users and providers of online scholarship directories like to hear.

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---- INDEX REFERENCES ----

COMPANY: GOOGLE INC

NEWS SUBJECT: (Social Issues (1SO05); Minority & Ethnic Groups (1MI43); Education (1ED85); Non-Profit Organizations (1NO22); Higher Education (1HI55); Technology in Education (1TE07))

INDUSTRY: (I.T. (1IT96); Online & Electronic Publishing (1ON84); Internet (1IN27);

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Online Services (1ON37); Online Education (1ON28); I.T. Vertical Markets (1IT38); Publishing (1PU26); E-Commerce (1EC30); I.T. in Education (1IT61))

REGION: (Americas (1AM92); North America (1NO39); USA (1US73); Florida (1FL79))

Language: EN

OTHER INDEXING: (AFRICAN AMERICAN YEARBOOK; ANUARIO HISPANO; ANUARIO HISPANO HISPANIC YEARBOOK; ASIAN AMERICAN YEARBOOK; CALIFORNIA; CD; COLLEGE; COLLEGEANSWER COM; COLLEGEVIEW WEB; CONGRESS; ESL; FAQ; FLORIDA; FLORIDA INTERNATIONAL UNIVERSITY; GOOGLE; GOOGLE WEB; HACU; HIGHER EDUCATION PUBLISHING CO; HISPANIC ASSOCIATION OF COLLEGE; HISPANIC YEARBOOK; HOBSONS COLLEGE; HOBSONS HISTORICALLY BLACK COLLEGES; INTERNATIONAL LATINO; LATINO; LATINOS; NATIONAL ASSOCIATION FOR EQUAL OPPORTUNITY; NATIONAL ASSOCIATION OF HISPANIC PUBLICATIONS; NATIONAL EDUCATION ASSOCIATION; NATIONAL HISPANIC PRESS FOUNDATION; NEA; NHPF; SCHOLARSHIP; SCHOLARSHIP GIVEAWAY; SCHOLARSHIP WEBSITES; SCHOLARSITE; SCHOLARSITE COM; SEED; SOUTHWEST; TEXAS; TIYM; TIYM PUBLISHING; TV; US EDUCATION GUIDES; US HISPANICS; US NAVY; UNIVERSITY OF FINDLAY; USERS; WEB) (Additionally; Aspiring; Avellar Moore; Booher; Bound Hispanic; Brooke Mitchell; Eighty; Guide; Hispanic; Hispanic Americans; Hispanics; Hobsons; Holler; John Moder; Juán Zavala Jr.; Local; Manuela Ballesteros; Marla Roche; Martha Holler; Matt Booher; Moder; Moore; Network Express; Oliver; Roche; Sallie Mae; Tom Oliver; Universities; Universities Guide; Zavala)

KEYWORDS: (Colleges & universities); (Computer assisted instruction--CAI); (Computer service centers); (Computer service industry); (Computers); (Culture); (Education); (Educational software); (Finance); (Financial services); (Higher education); (Hispanic Americans); (Hispanics); (Minority & ethnic groups); (Money markets); (Online instruction); (Scholarships & fellowships); (Web sites)

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2005 WLNR 13867352

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Volume 19; Issue 16

No son mito las becas para educación superior en el Área de la Bahía: a nivel superior.

Ollín, Nahuí

En una noche de gala, más de 40 estudiantes del Área de la Bahía recibieron becas para continuar sus estudios. La mayoría latinos, pero también originarios del Asia, afro-americanos y anglosajones estuvieron dentro de los premiados.

Por 15 años la organización Abrazos y Books, encabezada por Rigo Chacón, entregó estas becas, mismas que surgieron a raíz del terremoto en la Ciudad de México en el año de 1985; cuando como reportero, Rigo fue enviado para cubrir el desastre y se percató de cuánta ayuda era necesaria para los damnificados.

La historia de Brenda Lizbeth

Su primera visita a Estados Unidos la hizo cuando estaba en primero de secundaria y la beca la recibió al entrar al bachillerato y pudo así pagarse sus estudios por tres años. "Después mis padres me pagaron mis estudios universitarios y eso es la mejor herencia que me pudieron dar", concluye.

OTROS TIPOS DE SUBVENCIONES

En enero de cada año, la Fundación de Herencia Hispana lanza una convocatoria para informar a los estudiantes latinos y sus padres sobre el programa Premios a la Herencia Hispana Juvenil (HHYA por sus siglas en inglés) que otorga seis tipos de becas diferentes a nivel nacional. Este año más de diez mil solicitudes fueron recibidas por la Fundación. Una de las ganadoras es Joanna Vanesa León que vive en en el Área de la Bahía y gracias a la beca continuará sus estudios en la Universidad de Stanford. Aún no se decide si estudiará psicología o periodismo, pero su meta en la vida es ayudar a los inmigrantes. "Yo lo he vivido en carne propia--dice Joanna--he visto a mi familia sufrir a lo largo de los años ya que por ser inmigrantes, no les pagan mucho y eso nos ha hecho sufrir mucho".

Para Joanna, lo más importante es que los jóvenes no deben de darse por vencidos si en verdad quieren estudiar y lograr su metas. En su opinión la participación de los padres es muy importante para impulsarlos a llegar más lejos como estudiantes al involucrarse en sus actividades académicas.

También la National Hispanic University (NHU) ofrece becas y ayuda financiera. Esta Universidad, ubicada en San José, ofrece ayuda financiera a los estudiantes, sin importar su estatus migratorio. Actualmente están en negociaciones con la Secretaría de Energía para recibir 300 mil dólares por tres años y disponer de 100 mil dólares por año para otorgar becas en las áreas de matemáticas, ciencias y

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tecnología. Para ello, no es necesario tener grados muy altos, el requisito mínimo de GPA en la preparatoria para ingresar a la universidad es de dos puntos.

Actualmente, cuentan con becas patrocinadas por una empresa, para aquel los jóvenes que desean estudiar administración y negocios.

* Para más información puede visitar los sitios en línea:

www.abrazosandbooks.org

www.hispanicheritageawards.org

www.nhu.edu

ALGUNOS SITIOS EN LÍNEA PARA BUSCAR SUBVENCIONES

* Congressional Hispanic Caucus Institute

www.chciyouth.org

* Aspira Association. Inc.

www.aspira.org/Scholarships.html

* Hispanic Association of

Colleges and Universities

www.hacu.net/student_resources/index.html

* Mexican American Legal Defense and Education Fund (MALDEF)

www.maldef.org

* HispanicScholarship.com

www.hispanicscholarship.com

* College Board

www.collegeboard.com

* Absolutely Scholarships

www.absolutelyscholarships.com

* College Connection Scholarship

www.collegescholarship.com

* Fastweb.com

www.fastweb.com

* FreSch!

www.freschinfo.com

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* Petersons.com

www.petersons.com/finaid

* Scholarships.com

www.scholarships.com

* College Opportunity and Outreach Program (COOP)

www.ltg.ca.gov/programs/coop/index.asp

* Hispanic Engineer National Achivement Awards Corporation

www.henaac.org

---- INDEX REFERENCES ----

Language: ES

OTHER INDEXING: (Becas de estudios e investigaciones; Educación; Servicios)

KEYWORDS: (Arts and entertainment industries); (Educación superior); (California); (Servicios); (Finanzas); (Latinoamericanos en los Estados Unidos); (Educación); (Becas de estudios e investigaciones)

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June 1, 2005

Section: BUSINESS

Plenty of advice, and all of it free

Lots of free information is waiting for you on the Web.

Federal, state and city governments often provide tons of information. The Federal Citizen Information Center, for example, is an excellent resource for answering questions about federal agencies, programs, benefits and services. It also has advice on starting your own business, tips on staying healthy, ways to spot scams and frauds, and a kids' section that links to all federal sites for children. Visit the site at pueblo.gsa.gov/

Another great federal site belongs to the Department of Agriculture. If you have a question about agriculture, food and nutrition, regulations or even travel, the site offers extensive information. For example, if you've moved to a new house and want to find out how to care for your three avocado trees, first log on to the Web site to contact the USDA extension agent in your area before going to your local nursery or paying for a gardener. Visit the site at usda.gov/

Scholarships are always in high demand, but it can sometimes be daunting to try to figure out which ones are best for you. Sites such as Scholarships.com offer free searches as well as financial aid information. Visit the site at scholarships.com/

- Knight Ridder Newspapers

MARKETWATCH

---- INDEX REFERENCES ----

Language: EN

OTHER INDEXING: (DEPARTMENT OF AGRICULTURE; FEDERAL CITIZEN INFORMATION CENTER; MARKETWATCH; USDA) (Plenty) (COLUMN; INTERNET; BUSINESS; ADVICE)

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June 1, 2005

A Web full of information awaits you
Check out agencies' sites

MARSHALL LOEB, MARKETWATCH

One of the best attributes of the Internet remains the huge amount of free information just waiting for you to click for it.

Federal, state and city governments often provide huge amounts of useful information on the Internet. The Federal Citizen Information Center, for example, is an excellent resource for answering questions about federal agencies, programs, benefits and services. It also has advice on starting your own business, tips on staying healthy, ways to spot scams and frauds and a kids' section that links to all federal sites for children. Visit the site at www.pueblo.gsa.gov/.

Another great federal site belongs to the Department of Agriculture. If you have a question about agriculture, food and nutrition, regulations or even travel, the Web site offers extensive information. So, for example, if you've recently moved to a new house and you want to find out how to care for your three avocado trees, first log on to the Web site to contact the USDA extension agent in your area before going to your local nursery or paying for a gardener. Visit the site at www.usda.gov/.

Scholarships are always in high demand, but it can sometimes be daunting to try to figure out which ones are best for you. Sites such as Scholarships.com offer free searches as well as financial aid information. Visit the site at www.scholarships.com/.

There are many Web sites that want you to pay to obtain your own credit score. Credit.com, which was founded by a former director of the New Jersey Division of Consumer Affairs, offers free credit reports and credit scores, along with analysis of your debt. It also has detailed advice on loans, credit cards, debt help, and mortgages. Visit the site at www.credit.com/.

---- INDEX REFERENCES ----

INDUSTRY: (E-Commerce (1EC30); Internet (1IN27))

REGION: (USA (1US73); Americas (1AM92); North America (1NO39))

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May 10, 2005

'The cost is in the content' ; Many factors affect price of textbooks

Michele Steinbacher

NORMAL - Illinois State University junior Amy Angotti spent $35 on "Elementary Math Modeling" this semester. On Friday, a campus bookstore offered her $6.50 for the title.

She said "no thanks" and kept it.

Angotti, like thousands of other college students, hoped to recoup some of their textbook expenses at the end of the semester by selling them back to the bookstores. The stores then mark up and resell used books next semester.

"I spent about $350 on textbooks this semester - and I'm hoping to get $30 back at the most," Angotti said as she left Barnes and Noble Booksellers Campus Store at ISU.

She's frustrated because she thinks her books are worth more.

Students accuse campus bookstores of taking advantage of a captive market. Bookstores point fingers at publishers and professors, and publishers say its the nature of the $6.7 billion textbook market itself.

Booksellers say publishers try to squeeze out used book sales with frequent revisions. They also say professors don't always pick their textbooks in time for stores to know what books will be reused.

Publishers argue textbooks are specialized books and thus costly to produce. As for revisions, publishers say professors, who often write their own textbooks, demand up-to-date materials.

Students' complaints regarding textbook prices aren't new, said Bruce Hildebrand, executive director of higher education for the Washington, D.C.-based Association of American Publishers.

"This has been an issue for time immemorial," he said.

"Textbooks historically have been relatively expensive." They're specialized and printed in smaller batches than general titles, he said.

"The cost is in the content," Hildebrand said.

In Normal, the average student spent about $825 on textbooks and supplies this

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year, said Charles Boudreau, ISU financial aid office director. That's on top of $12,600 for tuition, fees, room and board, he said.

Books alone cost students about $600 to $700 a year, but it varies by major, said Mike Flanigan, Alamo II bookstore manager. That's about $100 below national rates, according to the Web site of the National Association of College Stores - the trade group for the industry.

If a professor has reordered a title students' are selling back, stores try to pay them about half the new cost, said Flanigan.

For example, The Alamo II spends about $75 on a new text that retails for $100. The book sold for $100 new later fetches $50 at buyback, then resells for $75 used.

That depends, however, on whether the store knows at buyback time whether the book will be used again, Flanigan said.

The Alamo II in Normal and Barnes and Nobles' ISU campus store are the main suppliers of textbooks to the ISU campus. Local Barnes and Noble officials directed questions to the company's home office, which were not returned.

Another place students find textbooks is online. Though campus bookstores wouldn't say how much the online business cuts into their sales, Flanigan said it's definitely viewed as competition.

ISU junior Josh Rinker said he thinks its a growing trend.

As a freshman he knew only a few people buying online. But this year, he said at least half his friends did so.

"I'm guessing I saved about $100," he said.

Business management professor Victor Devinatz tries to use one version of a book for several semesters, despite numerous editions. Devinatz said most of his colleagues are sensitive to the cost of books, but they eventually have to replace out-of-date texts.

Some universities, such as Eastern Illinois University in Charleston uses a rental system.

Gov. Rod Blagojevich has asked colleges to look into the feasibility of switching to rental programs, but the Illinois Board of Higher Education reported in February that it's not a realistic option.

"The process revealed that textbook-rental programs benefit students (in terms of cost). But the startup costs were a large barrier in the stressful economic times we've been in," said state board spokesman Don Sevener.

ISU, for example, told the state it would cost more than $15 million to open and staff a rental system.

The education board report also pointed out textbook-rental systems seemed a better fit for small colleges than for large, research-intensive universities.

------- Textbook ABCs

- Know a bookstore's refund policy and return deadlines. A student who drops a

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---- INDEX REFERENCES ----

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May 30, 2000

Section: News

Surfing the Internet a great way for students to find scholarships

EVANSTON, Ill. - Tavia Evans barely knew what the Internet was, let alone how to use it, until her junior year of high school.

But the honor student decided to try her luck online anyway as she searched for college cash, plugging in phrases such as "African- American scholarships" to see what would pop up.

A year later, Evans had surfed her way to $22,000 worth of scholarships.

Evans, now a junior at Northwestern University, is one of millions of students who have turned to the Internet as an easy way to find financial help for college. As high school graduates get hit with the reality of paying for college over the next few months, the companies that run free scholarship databases are bracing for a frenzy of activity.

"It's just amazing and at times gut-wrenching how desperate kids and parents are for funds," said Larry Gerber, president of Scholarships.com LLC, a company that offers a free database of more than 600,000 scholarships.

Sites such as Gerber's are fast replacing traditional bulletin boards or visits to a high school counselor. Students simply type in information about themselves, their families, their hobbies and their grades, and wait for a list of scholarships that match their profiles.

Evans used FastWeb, one of the oldest and largest of the scholarship databases. The site matched the St. Louis native with national William Randolph Hearst and Coca-Cola scholarships; she applied and eventually won both.

"Would I have found these otherwise? I don't think so," Evans said.

Most of the large, well-established databases are free. Revenue comes either from advertisements on the sites or marketing links that allow students to "opt in" and receive information on everything from college loan rates to online textbook companies.

Often, the free sites contain warnings about scholarship scams, or companies that promise to find students money - for a price.

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"If somebody wants to charge you money to do a scholarship search, read the fine print," said Rebecca Dixon, associate provost for university enrollment at Northwestern University.

Like many other universities, Northwestern includes links to scholarship Web sites on its financial aid home page.

Dixon said the university chose the few sites it mentions based on their good reputations. Scholarship providers credit use of the sites for an explosion in applications over the past several years.

"If you really want to give away money, you're going to have more and more students coming to you from Web-based resources," said Mark Davis, president of the Coca-Cola Scholars Foundation in Atlanta.

The foundation received 48,000 applications when it started in 1989. By last year, that number had soared to 137,000 applications, Davis said.

On the Internet: UCLA link to free scholarship Web sites:

http://www.college.ucla.edu/up/SRC/SS.htm

---- INDEX REFERENCES ----

COMPANY: COCA COLA ENTERPRISES INC

NEWS SUBJECT: (Technology in Education (1TE07); Education (1ED85))

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Houston Chronicle
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April 29, 2002

Section: BUSINESS

MONEY TIP

A number of Web sites offer useful tools that can help you track down college scholarship opportunities.

Collegeboard.com

cbweb 10p.collegeboard.org/fundfinder/html/fundfind01.html Features an online questionnaire that matches information with specific scholarship opportunities.

CollegeLink.com

www.collegelink.com/clnk/scholarship Browse scholarships by academic field.

FastWeb

www.fastweb.com

Provides details on more than 60,000 scholarships.

Scholarships.com

www.scholarships.com

Contains a scholarship search and insights on a variety of scholarship-related topics.

Scholarship Resource Network Express

www.srnexpress.com/schfaq.htm

Useful questions and answers on how to research and find scholarships.

---- INDEX REFERENCES ----

COMPANY: COLLEGELINK COM INC

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March 31, 2002

Section: 3

Personal Business; For Resourceful Students, the Internet Is a Key to Scholarships

KATY MCLAUGHLIN

More than 700,000 college scholarships are available from over 25,000 providers, and careful planning can help students obtain them; Web sites specializing in scholarships and college financial aid are perhaps best resource available to students; photo (M)

STUDENTS and their families have been hearing stories for years about how millions of dollars in scholarship money goes unclaimed each year. While some money may be left over, scholarship experts say, the amount is probably much less than it used to be.

"As fast as we get it in, we give it all out," said William H. Grey III, president of the United Negro College Fund, which awarded $45 million in scholarships in 2001, a 10 percent increase from the previous year.

More students have been applying for scholarships, Mr. Grey and other fund administrators say, because of a weak economy, a volatile stock market that has eaten away at college nest eggs, and easier access to scholarship information online. Some colleges and universities, meanwhile, have been relaxing financial-aid policies by promising not to cut or reduce aid when students receive certain scholarship money.

The private-sector money flowing into scholarships has not stopped. "Foundations and corporations are maintaining their commitments," Mr. Grey said.

The Xerox Corporation, for instance, has not reduced the $2.5 million it gives each year for scholarships in its Xerox Foundation. "We know kids need this money right now, especially in this economy," said Joseph M. Calahan, the vice president of the foundation.

With more than 700,000 scholarships available from over 25,000 providers annually, careful planning is crucial for winning some of it. A good time to start is in a student's second or third year of high school -- scholarship deadlines are generally in the spring of the junior and senior years. High school guidance counselors can point students and their families in the right direction; they can recommend scholarships offered by specific colleges or community groups and discuss qualifications. Other sources to check include employers, trade organizations and

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labor unions.

Perhaps the best scholarship resource is the Internet. Web sites specializing in scholarships and college financial aid have proliferated in recent years, and many are free for users.

One of the most popular free services is Scholarships.com, which matches students to scholarships, grants, fellowships and internships from an extensive database. Lawrence Gerber, the president of Scholarships.com, says it has been receiving 15,000 visitors a day, on average, up from 7,500 at this time last year.

Another source is FastWeb.com. Tom Lubin, president of FastWeb, said the site does not have to charge fees for its services because it makes money by selling registered users' information to marketing partners.

In addition, there are pay sites like ScholarshipExperts.com, which charges annual fees starting at $29.95. It says it owns a database of more than two million scholarships totaling nearly $14 billion.

The service was founded in January 2001 by Ali Azhar, 24, of Jacksonville, Fla., who paid for his own college education with scholarships based on a relentless two-year search in public libraries. Mr. Azhar says he has no way to determine what percentage of his clients receive the scholarships for which they apply.

Mark Kantrowitz, the publisher of FinAid .com, an informational Web site owned by FastWeb, says 6 percent of FastWeb users get scholarships through the site, based on a 2000 study.

As they search the Internet, students and their families should be wary. Each year, many people fall prey to scholarship fraud, most of it online. The Federal Trade Commission warns consumers to be alert for companies that make guarantees, ask for money or credit card account numbers in order to "hold a scholarship" or promise to do all the work. The F.T.C. says that since 1996 it has sued nine companies accusing them of bilking consumers of more than $20 million by making false claims. (The agency posts a list of defendants and settlements on its Web site, www.ftc.gov.)

The legitimate online services maintain that they provide users with a list of only those programs for which they potentially qualify. This filter is a time saver, because many private-sector funds are designated for members of particular groups or for students who meet any other criteria based on financial need or merit.

THE Bill and Melinda Gates Foundation, for example, set up a $1 billion program in 1999 to send 20,000 low-income students to college over 20 years. The fund, though, is restricted to students who are African-American, Native American, Alaskan native, Asian Pacific islander or Hispanic. Another example of a restricted scholarship is one from the King Faisal Foundation, sponsored by the Saudi Arabian monarchy, which offers generous grants that cover the full cost of a college education, a travel budget and a $400 monthly stipend. Only "good Muslims of good character" need apply.

Many scholarship funds have sprung up to help victims of the Sept. 11 attacks, and they also have restrictions. The W. M. Keck Foundation Scholarship, administrated by the United Negro College Fund, was set up for students who were indirectly affected. The students must attend private, historically black colleges and universities.

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A recent recipient was Kimberly Usher, a freshman at Dillard University in New Orleans, who was awarded $12,500 in scholarship money last month.

Ms. Usher, though, did not learn about the fund from a Web site, publication, or financial aid office. "I think it was God," she said.

While Ms. Usher, 20, was driving through the campus parking lot last month, her car bumped into and scratched the car of John P. Donohue, the university's vice president for development. She told him she couldn't pay for the damage until the end of the semester, explaining that money was tight because her mother had lost her job at United Airlines after Sept. 11. Moved by her story, Mr. Donohue encouraged Ms. Usher to apply for the Keck scholarship; she was accepted two weeks after writing the required essay and completing the paperwork.

About 7 percent of undergraduate students receive private-sector money, according to the National Center for Educational Statistics. Most awards, though, are not as large as Ms. Usher's; the average is $2,000.

With tuition at many colleges in the tens of thousands of dollars, and rising faster than the rate of inflation, that $2,000 average may seem like a drop in the bucket.

Not so, says Dr. William C. Nelson, president of the Citizens' Scholarship Foundation of America, the administrator of the Dollars for Scholars Fund, which gave $114 million in scholarships in 2001, up from $57 million in 1996. The scholarships are financed by local chapters, which solicit money from businesses and individuals; the average Dollars for Scholars award last year was $1,250.

"Scholarships, even small ones, can often fill the gap between what the parents and the college can provide," Dr. Nelson said. "Sometimes $500 or $2,000 makes the difference between a student being able to go to college, or go to a particular college, or not."

And, of course, the more ambitious student can go after more than just one scholarship.

College Money, Online

Looking for scholarship information? Here are Web sites that provide free search services:

* Wiredscholar.com, a financial aid site run by Sallie Mae, the education loan provider.

* Collegeboard.com, based on the College Board's annual survey of financial-aid programs.

* Scholarships.com, includes a database of 600,000 scholarships, grants, fellowships and internships.

* FastWeb.com, has a database of 600,000 scholarships totaling $1 billion.

Photo: Ali Azhar, a University of North Florida graduate who paid for his education with scholarships, founded ScholarshipExperts.com. (Oscar Sosa for The New York Times)

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April 14, 2002, Sunday - An article on March 31 about the availability of college scholarships misstated the amount of scholarship money given by the Dollars for Scholars program. In 2001, it was $17.5 million, not $114 million; in 1996, it was $10.5 million, not $57 million; and the average award last year was $850, not $1,250. (The incorrect figures represented award money from the Citizens' Scholarship Foundation of America, which administers Dollars for Scholars and other programs.)

The article also misspelled the surname of the foundation's president. He is Dr. William C. Nelsen, not Nelson.

---- INDEX REFERENCES ----

COMPANY: XEROX CORP; UNITED AIRLINES; FASTWEB SPA; UNITED AIR LINES INC

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November 8, 2001

Section: LIFE

You name it, there's a scholarship for it

Karen Thomas

Even if the best skill a college-bound student can claim is athletic ineptitude, there's a scholarship available: The Tee Totaling Non-Athlete Scholarship, for students from Pennsylvania. Lefties, asthmatics, even those with a gift for ESP have college funds tagged for them. And they're all more readily available and easily unearthed, thanks to the Internet.

In the past, students relied on guidance counselors to learn about obscure scholarships, or spent hours poring over phonebook-size lists. Now, the number of scholarships available has soared, but no one source tracks them all. In private-sector funds alone: $114 million was given away last year, up from $24 million in 1991, according to the Citizens' Scholarship Foundation of America.

Corporations, foundations, even pharmaceutical companies that sell asthma medicine offer scholarships. Many schools offer endowments and grants, including Bucknell University, which offers the Tee Totaler for graduates of Mt. Carmel (Pa.) High School. Many companies also offer scholarships to children of employees.

Kids today can "find out much more about scholarships available," says CSFA president William Nelsen. "The Internet helps them connect with the proper scholarship, if they do careful research."

First stop: Web sites that allow students to create profiles, which are compared with thousands of scholarships to find matches. Just ask a couple whose talent is creativity with duct tape.

Sarah Silva and Mitch Houseman, of Arroyo Grande, Calif., each won $2,500 after they attended their high school prom in outfits they designed and made out of the ubiquitous sticky stuff. The scholarship contest, available for the first time this year and promoted solely on the Internet, drew nearly 500 couples from 47 states. It was such a success that this year, Manco Inc., makers of Duck Tape, will offer up even more scholarships.

The contest was just one of several scholarships Silva found using FastWeb, a database site that alerted her to 10 or 20 a month.

Without the Net, "I wouldn't know about half of the scholarships," says Silva, a

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freshman at Azusa (Calif.) Pacific University. Houseman is a high school senior.

FastWeb.com, with free access to data on more than 600,000 scholarships, is the most-used Net scholarship service, with 12 million registered users. FastWeb's Baird Johnson says one out of every three college-bound students uses FastWeb, which supports itself by selling student information to college recruiters and credit card and music companies.

Other sites, such as Scholarship Experts.com and CollegeCapital .com, charge students about $30 a year, but promise that information is kept confidential. "I hate banner ads, and it has to pay for itself, so it had to be subscription," says Patricia Adams. She's president of CollegeCapital, which lists nearly 3 million scholarships.

But students should be careful with fee-based services, say experts; scams guaranteeing scholarship funds abound on and offline.

"There are so many you can access for free, and they can't guarantee it anyway," says Dallas Martin, president of the National Association of Student Financial Aid Administrators. "Families unfortunately get sucked in by marketing that makes it sound so complicated you can't do it yourself."

Databases vary in size, credibility and ease of use. One called Wiredscholar.com is run by financial aid giant Sallie Mae. Collegequest.com is run by Peterson's, publisher of college guides. The College Board (which created the SATs) has a list at www.collegeboard.com. Others include FreSchinfo.com and Scholarships.com.

Understanding databases is key to effective searching, says Ben Kaplan, 24, author of How to go to College Almost for Free (HarperResource). "It's possible to think you've searched three databases and actually be searching the same information three times."

The Net can boost scholarship hunting in many other ways, too, as long as students are willing to put in some legwork. For example, experts suggest doing a Web search for a scholarship you're interested in; other similar scholarships may also turn up. Another tip: before writing scholarship essays, study the Web site of the sponsoring organization for clues on what to include in your opus.

But misinformation also is common. Take the Beckley Scholarship at Juniata College in Huntingdon, Pa. It's a favorite of students, because they're led to believe the only requirement is left-handedness. The real deal: Money is given only to those already at Juniata who qualify for financial need and have the highest grades.

E-mail kthomas@usatoday.com

TEXT OF INFO BOX BEGINS HERE

Click here

* ducktapeclub.com/prom

* fastweb.com

* wiredscholar.com

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* collegeboard.com

* www.collegecapital.com

* scholarships.com

* freschinfo.com

PHOTO, B/W\ PHOTO, Color, Joe Johnston

NOTES: eworld: Living with Technology; eworld@usatoday.com

---- INDEX REFERENCES ----

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October 14, 2001

Section: Area/State

NEVER ASSUME WHEN IT COMES TO FINANCIAL AID APPLY EVEN IF YOU'RE UNSURE OF CHANCES

Deborah Rider Allen Times-Dispatch Special Correspondent

In preparing for the financial impact of a college education, one of the most important things that high school seniors and their parents can do this fall is to fill out the Federal Application for Federal Student Aid.

The FAFSA is a measure of the ability of the family to contribute to the student's education. It opens up many possibilities for a student to receive financial assistance such as loans, grants, scholarships and work programs; and it is the most important piece of information a college will use to determine eligibility.

"The FAFSA needs to be completed even if the parent assumes they do not qualify," said Kim White of the Greater Richmond Area Scholarship Program.

GRASP is a nonprofit organization that sends advisers to area high schools to meet with high school seniors and parents to discuss financial aid and scholarship information. While it administers several scholarships, one of GRASP's main functions is to assist students in completing the FAFSA.

White says that once the FAFSA is sent in, it takes about four weeks for students to receive their Student Aid Report. Colleges use the information in the SAR to match up financial-aid packages, grants and scholarships with students' needs.

Qualifying for aid

"Obviously, there are some programs that are specified for particular income and need levels, but many families that are middle-income are also qualifying for financial aid based on the high cost of colleges today," said Henry Dawson, dean of admissions at Emory & Henry College, which includes financial-aid information in its basic application packet. The school offers some scholarships and grants related to geographic areas and its affiliation with the United Methodist Church.

"We have a fairly comprehensive program of assistance," Dawson said. "The majority of those awarded aid are need-based, but we also offer academic scholarships based on merit."

At some colleges, the FAFSA information alone automatically matches up the eligibility of the student to whatever financial-aid opportunities the college

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offers.

"By filing the FAFSA, we will consider every one of them for every program available, and we will do that for them," said Michael Barree, associate director of financial aid at Virginia Commonwealth University. ". . . We take the results of those applications and consider a student for those aid programs that they qualify for under the basis of that analysis."

In addition to FAFSA information, many colleges have specific financial-aid forms that must also be filled out.

"Our admissions packet would include financial-aid information, since the majority of our students have full financial-aid packages and that has always been one of our focuses," said Jim Nolting, special assistant to the president at St. Paul's College.

Nolting says there is also a large package of scholarship money that is granted based on academic records and sports at the Lawrenceville school. St. Paul's admission office can answer questions about financial aid, and its Web site offers information.

`A pot of gold'

"The earlier they get the application in, the faster they are able to.determine eligibility. This is like a pot of gold - the earlier you get there, the bigger fistful is available," said Eugene Cattie, higher education consultant for Nellie Mae, which provides student loans and helps students find a variety of alternative financing. "The later you wait, there is less available."

Nellie Mae is a former nonprofit organization recently acquired by Sallie Mae that is the largest secondary holder of student loans in America.

"Without the FAFSA, the financial-aid office has their hands tied and really can't make any decisions until they get that form," Cattie said.

"What I would like to emphasize about FAFSA is the students need to look at the deadlines and whatever the earliest deadline, they need to send it in prior to that earlier deadline, even if they have to use estimated information," Barree said. "I can't overemphasize the importance of meeting that deadline.

"Even if there is supplemental information that needs to be done later, by making the deadline, they are considered in the verification process as an "on-time" applicant and they therefore get considered for all aid. That date can become critical."

Deadline is important

Most FAFSA forms are available in high schools by the end of October and should be filled out and mailed by Jan. 1. The form is also available online, but students need to print out the signature sheet and mail it in.

As soon as a student decides to apply to a school, the admissions and financial-aid offices should be contacted to see if they require any additional financial-aid forms beyond the FAFSA or if there are specific deadlines and forms for scholarship applications. Many scholarship deadlines are in February and March.

"Admissions staff can be expected to discuss the process generally though not

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specific details of an applicant's financial-aid application," said Chris Domes, vice president for enrollment management at Marymount University. He said the Jan. 1 deadline for the FAFSA is important because many schools have "Financial Aid Awareness Week" as early as February.

Dialogue is essential

"It is so important to be talking to the financial-aid and admissions offices," said Thomas M. Leahy, director of Campus Financial, a subsidiary of Deckert Leahy Inc., a Richmond-based financial services company.

For under $1,000, Campus Financial will work with a family as an advocate, coach and adviser to facilitate the process of selecting a college, applying and finding financial assistance. It can also be hired for separate parts of the process. The initial meeting costs $89.

All financial aid and scholarship information is available by request or through online access at no charge, but the search takes time. For parents unable or unwilling to mount their own search, financial firms such as Campus Financial are an option.

"You have to make sure the financial-aid office has all the appropriate information," said Leahy, adding that information about special financial circumstances, the number of children from one family attending college, any family medical costs or unemployment situations needs to be included. "They need to know that, and they need to know what other schools are offering to make the decision."

"Our admissions staff and recruiters and counselors all talk directly with students and families and inform them about the process," Dawson said. "In many cases, we can get a feeling for the situation, academically and/or need-based, and can give them a good idea of where they stand."

The key is to apply

One of the biggest obstacles on FAFSA applications is the tax information, so parents should be prepared to file their taxes as early as possible the year preceding their student's college entry.

"The big thing is that the parent of a senior should be filing their income tax as early as they can this year," Cattie said.

"A lot of the schools give families an estimate upfront, but you officially cannot file for financial aid until after the first of the year, because you need the full year's tax records," Leahy said.

Dawson said Emory & Henry College can do a preliminary estimate based on the previous year's income that can be substantiated later with the end-of-the-year tax information.

Applying for aid is an annual process, Barree said. "With changing circumstances from the time that a person applies, such as divorce or a deceased parent or a parent losing a job, that change of circumstances can make changes in income and eligibility."

Under those circumstances, students need to deal directly with the financial-aid office at the institution under consideration.

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But whether students are going for financial assistance, scholarships, grants or loans, the key is to apply, whether they think they qualify or not.

"Many colleges and universities understand the increased cost of an education on middle- and upper-income-level families, and they are backing off on some of their more stringent financial-aid standards," Leahy said.

"A lot of times, people do not apply for scholarships because they assume they will not get them," said White, whose GRASP hot line (358-3511) is available 24 hours a day. "We had a scholarship last year where only one person applied and there were supposed to be two winners chosen. Even `C' students can qualify for scholarships - you do not have to be an `A' student."

HELPFUL WEB SITES

The following Web sites have college financial information:

fafsa.edu.gov

ed.gov

studentaid

ronbrown.org.

schev.edu

schevhome.html

wiredscholar.com

nellie.com

collegeboard.com

finaid.com

estudentloan.com

eduaid.com

scholarships.com

nasfaa.org

fastweb.com

collegebound.com

targetusa.com

sciencewise.com/molis

PUBLICATIONS ON COLLEGE FINANCING

Some of these publications can be found in the public library; numerous others can be purchased at local bookstores:

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"The Blue Book of Scholarships"

"The Scholarship Advisor 2001"

"Paying for College Without Going Broke"

"The College Board College Cost & Financial Aid Handbook 2001"

"The College Board Scholarship Handbook 2001"

"College Financial Aid: The Best Resources to Help You Find The Money"

The Princeton Review's "Paying for College" and "The Scholarship Advisor"

Kaplan: "Conquer the Cost of College," and "Scholarships"

PHOTO

Special Supplement: SCHOOL & COLLEGE GUIDE

---- INDEX REFERENCES ----

NEWS SUBJECT: (Higher Education (1HI55); Technology in Education (1TE07); Education (1ED85))

INDUSTRY: (I.T. (1IT96); Sales & Marketing Software (1SA22); Software (1SO30); Enterprise Business Operations Software (1EN75); I.T. Vertical Markets (1IT38); Software Products (1SO56); Application Software (1AP32); I.T. in Education (1IT61))

REGION: (USA (1US73); Americas (1AM92); Virginia (1VI57); North America (1NO39))

Language: EN

OTHER INDEXING: (ASSUME; BLUE BOOK OF SCHOLARSHIPS; COLLEGE; COLLEGE BOARD; COLLEGE BOARD COLLEGE; COLLEGE FINANCIAL AID; DECKERT LEAHY INC; EMORY HENRY COLLEGE; FAFSA; FEDERAL APPLICATION FOR FEDERAL STUDENT AID; GRASP; KAPLAN; MARYMOUNT UNIVERSITY; NELLIE MAE; PHOTO; PUBLICATIONS; SALLIE MAE; SAR; SCHOLARSHIPS; SCHOOL COLLEGE; STUDENT AID; SUPPLEMENT; UNITED METHODIST; VIRGINIA COMMONWEALTH UNIVERSITY) (Admissions; Barree; Cattie; Chris Domes; Dawson; Dialogue; Eugene Cattie; Henry Dawson; Jim Nolting; Kim White; Leahy; Michael Barree; Nolting; Thomas M. Leahy; WEB SITES; White) (COLLEGE; GOVERNMENT; FINANCE; AID; BOOK COMPUTER; LIST)

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September 30, 2001

Volume 64; Issue 5

New service turns inactive list exchange balances into mailable names

Anonymous

ALC of New York has launched listXchange.com, a new division that helps mailers activate dormant list exchange balances by trading them to other mailers and receiving active, mailable names in return. In addition, the site will allow members to enter balances, transfer balances and access account information.

According to Andy Ostroy, ALC's chairman and CEO, the idea for the new division arose after years of clients indicating a desire to monetize the inactive balances that reside on their exchange ledgers. "We consistently hear a justified frustration over these dormant balances which can no longer be tapped because the list no longer performs," said Ostroy. "While these mailers have given out their list, which of course has a high value, what they've received in return, in part, ends up unusable. Through the listXchange namebank, we can now reactivate these balances, and provide a new, viable source of mailable names."

Already, several titles have agreed to participate in the program including Gump's by Mail, Hammacher Schlemmer, Garnet Hill, Brooks Brothers, Appleseed's, International Male, Smith & Hawken, Domestications, One Step Ahead, Leaps and Bounds, Sensational Beginnings, RedEnvelope Gifts, Paul Fredrick Menstyle and Arthur Beren Shoe.

"We've created the application to bring parties together," said Ostroy. "But the key to listXchange's success will be its membership. Reaching critical mass is essential in ensuring the largest, most diverse inventory of names."

ALC of New York (www.amlist.com) is a list management, brokerage, compilation, database marketing and interactive services company. Its clients include: Williams Sonoma, Hammacher Schlemmer, Disney Direct, Red Envelope Gifts, Spiegel, Brooks Brothers, Pottery Barn, Bloomingdale's by Mail, The Right Start, Sensational Beginnings, Gump's, Appleseed's, The Company Store, barnesandnoble. com, Buy.com, Register.com, Autobytel. com, Scholarships. com and Wine.com.

For more information, visit www. listXchange.com.

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---- INDEX REFERENCES ----

COMPANY: WILLIAMS SONOMA INC; BUY COM INC; REGISTER COM INC; FEDERATED

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DEPARTMENT STORES INC

REGION: (USA (1US73); Americas (1AM92); North America (1NO39); New York (1NE72))

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OTHER INDEXING: (ALC; AUTOBYTEL COM; BLOOMINGDALE; BOUNDS; BROTHERS; BUY COM; DOMESTICATIONS; REGISTER COM; WILLIAMS SONOMA) (Andy Ostroy; Arthur Beren Shoe; Beginnings; Brooks Brothers; Disney Direct; Garnet Hill; Hammacher Schlemmer; Ostroy; Paul Fredrick Menstyle; Pottery Barn; Red Envelope Gifts; RedEnvelope Gifts; Sensational Beginnings; Smith Hawken)

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May 30, 2000

Section: A

Scholarships: Surf and ye shall find

NICOLE ZIEGLER DIZON

Scholarships: Surf and ye shall find Internet provides wealth of information on money for college By NICOLE ZIEGLER DIZON Associated Press Writer EVANSTON, Ill. - Tavia Evans barely knew what the Internet was, let alone how to use it, until her junior year of high school.

But the honor student decided to try her luck online anyway as she searched for college cash, plugging in phrases such as "African-American scholarships" to see what would pop up.

A year later, Evans had surfed her way to $22,000 worth of scholarships.

Evans, now a junior at Northwestern University, is one of millions of students who have turned to the Internet as an easy way to find financial help for college. As high school graduates get hit with the reality of paying for college over the next few months, the companies that run free scholarship databases are bracing for a frenzy of activity.

"It's just amazing and at times gut-wrenching how desperate kids and parents are for funds," said Larry Gerber, president of Scholarships.com LLC, a company that offers a free database of more than 600,000 scholarships.

Sites such as Gerber's are fast replacing traditional bulletin boards or visits to a high school counselor. Students simply type in information about themselves, their families, their hobbies and their grades, and wait for a list of scholarships that match their profiles.

Evans used FastWeb, one of the oldest and largest of the scholarship databases. The site matched the St. Louis native with national William Randolph Hearst and Coca-Cola scholarships; she applied and eventually won both.

"Would I have found these otherwise? I don't think so," Evans said.

Most of the large, well-established databases are free. Revenues come either from advertisements on the sites or marketing links that allow students to "opt in" and receive information on everything from college loan rates to online textbook companies.

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Often, the free sites contain warnings about scholarship scams, or companies that promise to find students money - for a price.

"If somebody wants to charge you money to do a scholarship search, read the fine print," said Rebecca Dixon, associate provost for university enrollment at Northwestern University.

Like many other universities, Northwestern includes links to scholarship Web sites on its financial aid home page. Dixon said the university chose the few sites it mentions based on their good reputations.

Scholarship providers credit use of the sites for an explosion in applications over the past several years.

"If you really want to give away money, you're going to have more and more students coming to you from Web-based resources," said Mark Davis, president of the Coca-Cola Scholars Foundation in Atlanta.

The foundation received 48,000 applications when it started in 1989. By last year, that number had soared to 137,000 applications, Davis said.

Some small scholarship providers are overwhelmed by the attention and even complain about the cost of sending out so much information, Gerber said. Others, like Coca-Cola, have begun accepting applications online to cut down on their costs.

Students shouldn't expect the Web sites to do all their work. They still have to fill out applications, write essays or go through interviews before they can get the awards.

Even so, students and parents are amazed when they find out they can tap into more than $1 billion worth of aid simply by spending a few minutes filling out a profile online, said Mark Rothschild, senior vice president of FastWeb.

"The awareness of students in using the Internet for this sort of thing has grown massively," Rothschild said. "I think it's been amazing." ON THE NET UCLA link to free scholarship Web sites: www.college.ucla.edu/up/SRC/ SS.htm PHOTO / QUOTE AYNSLEY FLOYD /Associated Press "Would I have found these otherwise? I don't think so." - Tavia Evans, now a junior at Northwestern University, who won two college scholarships through information she found on the Web

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---- INDEX REFERENCES ----

COMPANY: COCA COLA ENTERPRISES INC

NEWS SUBJECT: (Technology in Education (1TE07); Education (1ED85))

INDUSTRY: (I.T. (1IT96); Online Education (1ON28); Baby Food (1BA84); I.T. Vertical Markets (1IT38); Beverages (1BE22); Non-Alcoholic Beverages (1NO38); Soft Drinks (1SO77); Canned, Jarred & Boxed Foods (1CA08); Food & Beverage Production (1FO79); Internet (1IN27); Agriculture, Food & Beverage (1AG53); I.T. in Education (1IT61))

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OTHER INDEXING: (COCA COLA; COCA COLA SCHOLARS FOUNDATION; NATIONAL WILLIAM RANDOLPH HEARST; NORTHWESTERN; NORTHWESTERN UNIVERSITY; SCHOLARSHIPS COM LLC) (Davis; Dixon; Evans; FastWeb; Gerber; Larry Gerber; Mark Davis; Mark Rothschild; NICOLE ZIEGLER; Rebecca Dixon; Rothschild; Tavia Evans)

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May 24, 2000

Section: news

Teen Columnist

MAKING THE SCHOLARSHIP HUNT EASIER

Rona Abad

I am writing to request an application and/or any other information concerning your college aid program: scholarship or grant. A prompt reply would be greatly appreciated. Thank you for your attention."

It was a simple, substantial, short request that went out to at least 20 different groups that offered college financial aid. What I didn't realize at first was that writing and sending out those application requests was just the beginning of a long journey.

These short letters, that I would someday see as the baby steps that I took toward the college world, will determine my future for college financial aid.

When I first started my endeavor, it seemed boring. Like many teens, I did not exactly scrutinize this opportunity deeply enough to see how great of an influence this will soon make in my life and, not to mention, my wallet.

All I knew was that, if I didn't apply, I had a higher chance of being broke! That reason was good enough to motivate me to search for some "free money." As I came toward the end of my junior year, I made it one of my top priorities to make college bills as light as possible.

Obviously, I started my search with the fastest known informative source, the Internet. After spending some time in front of the monitor, I started to find Web sites such as collegeboard.com and scholarships.com, etc. Web sites like these sometimes require you to fill out questionnaires to better enhance your search by matching your achievements to the requirements and qualifications of the scholarships.

In www.collegeboard.com, for example, you'll find more than just scholarships. In addition, you can register for SATs and PSAT, apply for colleges and much more.

Another Web site I visited was www.scholarships.com. An optional questionnaire will help narrow down your search. Or you can just skip the questions and go right ahead to the list of more than 100 scholarships. I would recommend filling out the questionnaire to save time.

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I guarantee that nobody will qualify for all the scholarships. Various scholarships and grants are designed for people who want to take different courses, as well as for specific races or gender, and the list goes on.

The best thing about these sites is that most are free. As a minor with no credit cards, I kept myself within the limits of free.

Choosing your major before the end of your junior year will make a great impact in your search, although it will be nerve-wrecking, as I have experienced. Many groups and companies that offer scholarships often require that you take a certain major or elective.

A good major for your career would be something you would do (for a living) for free (that you're good at, of course). Such a major would be easier to study for because you're interested in it.

It also pays to carry out unwanted obligations, such as taking the PSAT and SAT at an early time, preferably before you apply for any scholarships (before the end of your junior year). What many high school students don't know is that the PSAT and SAT can be taken as early as your seventh- or eighth-grade year (12 years of age).

Also, they can be taken just about as many times as desired. It has also been proven that the more often the test is taken, the better your scores will be, and your test anxiety lowers, causing you to relax more and think more clearly.

Another advantage is if you have a parent or grandparent who's a veteran. The U.S. Marines, Army, Air Force, etc. give out scholarship awards. Consider yourself lucky if your dad, mom or granddad is a veteran.

One thing that will affect your search greatly is your grade point average. The higher it is, the more chances you have to qualify. Some grants and scholarships are offered to students who have high GPAs and show leadership quality.

The only catch is that your grades cannot drop. For example, a certain group may require you to get nothing lower than an A or a B or a certain GPA (in college).

A choice major, SAT scores, grades and qualities (such as leadership) are just little pieces that build the foundation of your future.

To those starting that hunt for scholarships, good luck. For those who are still in search, do not lose hope. And, to those who have succeeded, congratulations.

If the cost of $20,000 a year for college does not scare or motivate you, think of "free money!"

Rona Anne Abad, 16, is an junior at Christian Center School in Pittsburg.

---- INDEX REFERENCES ----

NEWS SUBJECT: (Education (1ED85))

Language: EN

OTHER INDEXING: (AIR FORCE; ARMY; CHRISTIAN CENTER SCHOOL; MARINES; PSAT) (Choosing; Rona Anne Abad; Web)

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January 4, 2000

Letters. (Letter to the Editor)

E-shopping

Reading your article "E-Shopping Spree" (November 16), I was amazed by all the places you recommend for shopping on the Internet. I have done quite a lot of shopping at various Web sites, and I decided to look at the hardware sites you recommended. I visited Outpost.com and Necx.com, because I was purchasing a new printer. These two sites had the highest prices of the six sites that I visited.

I've found that it is much easier to start with PriceScan (www.pricescan.com). I can type in the name of what I'm looking for, and the site tells me where to buy the product for the lowest price. I can link to the Web page from there and check out the item, shipping costs, and so on. One click back and I can link to the next-lowest price and do the same.

Brenda Canevia the Internet

Survey Says

The surveys in "Readers Rate the Web" (November 16) might have been more valid if those polled had more experience with more of the sites (many of the sites had less than 10 percent of responses). I have done a lot of comparison shopping online for DVD movies. I have never come across a single instance of either Amazon.com or Reel.com having a DVD movie priced lower (including shipping) than Buy.com, which has consistently had the lowest prices of all, or CDNow. Yet your survey shows Amazon.com and Reel.com as significantly better than average and CDNow and Buy.com as only average.

Customer service, selection, and ease of navigation are subjective categories that merit Readers' Choice awards, but price is a cut-and- dry criterion. You should do a more scientific comparison of a large cross section of items between sites and provide a better determination of whose prices are better than average.

Bob Boycevia the Internet

Software For The Children

I agree with John C. Dvorak that it would be ideal for each student to have a laptop ("One Child, One Laptop," November 16), but I think he also needs to consider the issue of education funding and the effects of paying out an additional $3,000 per child over a nine-year period, plus the cost of maintenance, insurance, site licenses, Internet connection fees, software, and training.

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For the most part, educational software is a mishmash of outdated, simplistic programs that are in no way coordinated with textbooks or classroom activities. To have effective use of classroom computers, whether desktop or laptop, the education publishing industry must get off its duff and put out software that at least approaches the quality of the gaming software now available. Having 1 computer or 30 computers in a classroom does absolutely no good unless something of educational value is offered on them.

Sonny Bassvia the Internet

Bag It

For me, finding a better computer bag is as intense a subject as finding a better PIM. Either item could make my life much better. So I visited the Web sites listed in Bill Howard's "Better Baggage" (November 2). The companies on his list should read your November 16 articles on buying and selling online, because none of them give any information that would be useful for serious laptop luggers. Does it hold a cell phone? Does it hold the spare battery and floppy disk drive? Can you get anything else into it? And sorry, a dark photo of the black compartments of a black bag just doesn't help.

Phil DavisAtlanta, Georgia

Print Sharing

One very important consideration when purchasing an ink jet printer, which you left out of your story "Personal Printers" (November 2), is network printing support via Windows Printer Sharing.

Consider the HP 720C printer that I purchased about a year ago. It is hooked up to one machine in my home network. But I want to print to it via another computer on the network. Everything installs, but printing does not work. Why? I contacted HP and was told that Windows Printer Sharing is not supported by the driver.

I would like to see a check box for "Windows Printer Sharing support" in future reviews. I will never purchase another printer that doesn't have this feature, as everything these days is networked.

Jerry via the Internet

Web Apps For All?

I completely agree with Jim Seymour's assessment of the usability of Web applications ("Ready for Web Apps?," November 2). Some Web apps fit in very well with my use, others probably never will. Seymour correctly identified one of the important aspects in the rise of personal computers - the ability to do work unfettered. I think this is also one of the driving forces behind the various hand-held computers and organizers. As a graduate student, I took my laptop into the school library to do my research. This allowed me to type any quotations I needed - with the appropriate citings - directly into my document, bypassing handwritten notes. Nowadays, I take minutes on my hand-held PC with a full-size keyboard attached. I doubt I'll ever give up unfettered word processing.

On the other hand, I use a Web-based e-mail system. Web-based e-mail adds some important flexibility, and since you can't access e-mail without at least a modem tether, you really don't lose any independence. Web apps increase the number of

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choices, but a Web app isn't always the best tool for the job.

Russ Smith Indianapolis, Indiana

Finding financial aid

Kudos on the very enjoyable and informative Site Finder on college-prep Web sites (October 19). The Web sites discussed in the article all provide a wealth of pertinent, useful, and very valuable information for college or college-bound students and their families. As a family of six, we're always on the Web looking for and finding excellent sources of financial aid and scholarships to help pay the bills.

One site we discovered is Scholarships.com. It claims a database of 600,000 scholarship awards with quick and easy search procedures that deliver great results, fast. It also stores your scholarship awards list for future review. The site even publishes letters for users to use in requesting application information. This is by far the most useful Web site in this category.

Louis Graham via the Internet

Testing, Testing, MP3

As one of the vendors represented in your lab review on digital music, "Surf, Look, and Listen" (September 21), I was appalled by the unprofessional procedures you used to conduct your test on audio codecs and by the shoddy reporting of the results.

In short, you allowed some vendors (but not all) to preprocess stereo signals into mono (thereby greatly enhancing sound quality), even though your stated rule of "no preprocessing" was clearly a key criterion of the test. While making necessary changes in test procedures is reasonable, it is very unprofessional to fail to notify all test participants of the change.

Independently run and fairly administered tests by the ISO-MPEG committee have compared the MPEG-2 AAC (the a2b Music codec) with many other world-class codecs and have shown that the AAC's performance was as good as or better than any of the other codecs tested at all rates from 16 Kbps per channel and up. Your results do not corroborate these findings; in fact, they totally contradict them.

Jim Johnston Technology Leader,Audio Processing Software and Technology Team,AT&T Labs,Florham Park, New Jersey

Since the test files needed to be encoded - in either stereo or mono - by the participating vendors, we didn't consider that part of the testing procedures to be preprocessing or in violation of the stated test parameters. But we should have made it clear to all vendors that they had the option to encode in either format, because the decision to use mono instead of stereo could potentially give better results at low speeds. Of the six that encoded for the low-bit-rate tests, Liquid Audio and RealNetworks chose mono, while a2b (AT&T), Apple, Encoding .com (MP3), and Microsoft chose stereo. We will be retesting some of their products, primarily to evaluate new versions, in the near future.

For testing streaming media, PC Magazine Labs used a jury of seven people, consisting of musicians, audiophiles, and ordinary listeners, to give readers a real-world picture of the quality of the codecs. The music was chosen to reflect different tastes and styles and was played through an off-the-shelf, midrange PC.

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While this is not instrumented laboratory testing, we believe that it is typical of the performance our readers will experience and that it produced reliable results. Over the years, PC Magazine has often used juried testing to evaluate image, video, and audio technology, and such testing is held within the same tight parameters used for all our testing. - Ed.

Not For My Money

I must disagree with your assessment of Micro soft Money 2000 ("Taking Finances Personally," October 5, page 41).

Money 2000 is bloated, slow, and more cumbersome to use than its predecessor. On top of that, previously supported electronic commerce sites are no longer supported. This is very disappointing, given the progress made with Money 99. Downloading stock quotes takes more steps, and you can no longer designate the investment view (with all investment accounts) to be the default view. Microsoft now pushes all its "partnerships" with advertising and unavoidable display ads on every principal page.

Robert Wardlow via the Internet

Open-source vs. free software

In "Milestones in the Open-Source Movement" (March 23, page 168), you include a short bio on me: "1971: Richard Stallman, a pioneer in the open-source movement, joins an MIT group devoted exclusively to free software. The developer of the first Emacs text editor, Stallman later founds the GNU project (short for GNU's Not Unix); this leads to the creation of a free, Linux-based operating system."

I'm not associated with the open-source movement in any way. I've been part of the free-software movement since 1984. "Open-source" is the slogan of another movement, founded in 1998. We and they do similar activities (and we work together on certain projects), but we do them for completely different philosophical reasons. The open-source movement aims to get support from business, by focusing only on practical matters, and actively discourages discussion of deeper issues.

The open-source movement has had so much publicity that many people now think we are part of it. The GNU Project and the GNU operating system (a version of which is often called Linux) come out of the free- software movement. The open-source people have the right to promote their views, but we should get credit for our achievements. See www.gnu.org/philosophy/free-software-for-freedom.html for further explanation.

Richard Stallman via the Internet

---- INDEX REFERENCES ----

INDUSTRY: (I.T. (1IT96); Software O/S Platforms (1SO68); Application Software Development (1AP78); Software (1SO30); Software Products (1SO56); Application Software (1AP32); Open Source (1OP97); Internet (1IN27); Emerging Internet Business Applications (1EM61))

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October 23, 2005

Section: J

Scholarship Scoop

NE; USA What's out there

* Nebraska Press Association: The NPA will award $1,250 scholarships for the 2006-07 school year to qualified graduates of Nebraska high schools enrolled or planning to enroll in post- secondary educational programs in Nebraska.

The institution the student plans to attend must offer a curriculum that will qualify him or her for an entry-level position in print journalism. Recipients will be selected based on scholastic ability, financial ability and good citizenship in school and his or her community.

Along with the application, students should enclose statements regarding career plans. Letters of reference from their community newspaper publishers or editors are optional.

Applications are due by Feb. 24 and should be mailed to the NPA Foundation Scholarship Committee, c/o Nebraska Press Association, 845 S St., Lincoln, NE 68508.

For more information, contact Becky Lindau at the Nebraska Press Association, 476-2851.

* Knight Essay Contest: Students in grades 10-12 can win up to $3,000 for college by participating in the George S. & Stella M. Knight Essay Contest.

First place at the national level is $3,000 plus air fare and a one-night hotel stay for two at the Sons of the American Revolution 116th Annual Congress in Dallas. Second-place award is $2,000, third place is $1,000.

Contestants must be U.S. citizens or legal aliens and students at public, parochial or private high schools, including accredited home schools.

Entries must be submitted to the local chapter or State Society. Essays should be on original researched and proven topics, written in English and on an event, person, philosophy or ideal associated with the American Revolution, Declaration of Independence or the framing of the U.S. Constitution. Students must source at least five references, with a minimum of three being book sources. References from

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encyclopedias or Internet sites will be accepted but are not considered as part of the three source references. The use of all electronic sources will cause the essay to be disqualified.

The essay must have a minimum of 800 words and not exceed 1,000, excluding title page, footnotes, bibliography and biography.

Essays will be judged on historical accuracy, clarity of thought, organization, proven topic, grammar, spelling and documentation.

Nebraska entries must be postmarked before Jan. 7 and mailed to: Knight Essay Contest Committee, Christopher T. Smithson, 4219 Paddrick Road, Darlington, MD 21034-1034.

For more information, call (410) 836-3433, e-mail wsmithso@erols.com or go to www.sar.org.

TIPS

ACT testing

College-bound students can take the ACT college admission and placement exam Dec. 10, the next national test date.

Deadline for postmark or online registration is Nov. 4. Registration fee is $29, plus $14 for those who choose to take theACT writing test.

Late registration deadline is Nov. 17, with an additional $18 late fee.

Registration materials and free sample tests are available through high school counselors or online at www.actstudent.org. Local testing locations may also be found on the Web site.

Paying for school

Freelancer Christina Couch offers the following tips for paying for college and says students should begin collecting scholarship applications by their sophomore year.

* Think ahead. The earlier the research process begins, the bigger the payoff. As early as their sophomore year, students should begin collecting and organizing applications, recommendations, test scores, essays and transcripts. They should begin applying by junior year to take advantage of scholarships geared toward younger students. Creating a calendar of application deadlines will help you set realistic goals and stay on top of the mountain of paperwork.

* Think federally. The most crucial step in the scholarship process is filling out the Free Application for Federal Student Aid, or FAFSA. Available online at www.fafsa.ed.gov or by calling (800) 4- FED-AID, FAFSA is the only way to apply for grants, scholarships, and/or loans issued through the U.S. government.

* Think locally. Such organizations as the Rotary Club, the Jaycees, the American Legion and Boosters chapters have scholarship funds set aside specifically for area high school seniors. Memorial scholarships honoring local residents are also a lucrative, but typically overlooked, resource. Since competition for local funds is significantly less than that for national awards, researching what's offered just around the corner could pay off. Stop by your high school career

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office to see what's available, then follow up by asking prospective colleges about their scholarship and financial aid packages.

* Think categorically. You may be eligible for certain scholarships by virtue of ethnic, religious and professional affiliations. Such books as Peterson's Scholarship Almanac 2005, The Scholarship Handbook 2005, and Scholarships, Grants, and Prizes 2005 can help you find scholarships from around the world that meet your financial requirements. To find out what kinds of funds you are qualified for without leaving your home, create a profile through an online scholarships search engine and let the opportunities find you. Sites like Fastweb.com, Scholarships.com, Finaid.org and CollegeView.com allow you to sift through thousands of career, college and heritage-based scholarships to find what matches your interests, activities and needs.

* Think corporately. As the first corporately sponsored college students, Chris Barrett and Luke McCabe, draped their dorms, cars and bodies with the logo of First USA Financial and earned their tuition by acting as spokespeople/walking billboards. Businesses ranging from Coca-Cola to Target offer financial aid to thousands of students each year. Also, check for scholarships available through your parents' workplace. For information on outside corporate scholarships, check out Peterson's Scholarship Almanac 2005.

Source:CollegeView Web site

Send information on scholarships and about scholarship recipients to Jodi Fuson, P.O. Box 81689, Lincoln,NE 68501; or to homeroom@journalstar.com.

---- INDEX REFERENCES ----

COMPANY: COCA COLA ENTERPRISES INC

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January 4, 2000

Letters. (Letter to the Editor)

E-shopping

Reading your article "E-Shopping Spree" (November 16), I was amazed by all the places you recommend for shopping on the Internet. I have done quite a lot of shopping at various Web sites, and I decided to look at the hardware sites you recommended. I visited Outpost.com and Necx.com, because I was purchasing a new printer. These two sites had the highest prices of the six sites that I visited.

I've found that it is much easier to start with PriceScan (www.pricescan.com). I can type in the name of what I'm looking for, and the site tells me where to buy the product for the lowest price. I can link to the Web page from there and check out the item, shipping costs, and so on. One click back and I can link to the next-lowest price and do the same.

Brenda Canevia the Internet

Survey Says

The surveys in "Readers Rate the Web" (November 16) might have been more valid if those polled had more experience with more of the sites (many of the sites had less than 10 percent of responses). I have done a lot of comparison shopping online for DVD movies. I have never come across a single instance of either Amazon.com or Reel.com having a DVD movie priced lower (including shipping) than Buy.com, which has consistently had the lowest prices of all, or CDNow. Yet your survey shows Amazon.com and Reel.com as significantly better than average and CDNow and Buy.com as only average.

Customer service, selection, and ease of navigation are subjective categories that merit Readers' Choice awards, but price is a cut-and- dry criterion. You should do a more scientific comparison of a large cross section of items between sites and provide a better determination of whose prices are better than average.

Bob Boycevia the Internet

Software For The Children

I agree with John C. Dvorak that it would be ideal for each student to have a laptop ("One Child, One Laptop," November 16), but I think he also needs to consider the issue of education funding and the effects of paying out an additional $3,000 per child over a nine-year period, plus the cost of maintenance, insurance, site licenses, Internet connection fees, software, and training.

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For the most part, educational software is a mishmash of outdated, simplistic programs that are in no way coordinated with textbooks or classroom activities. To have effective use of classroom computers, whether desktop or laptop, the education publishing industry must get off its duff and put out software that at least approaches the quality of the gaming software now available. Having 1 computer or 30 computers in a classroom does absolutely no good unless something of educational value is offered on them.

Sonny Bassvia the Internet

Bag It

For me, finding a better computer bag is as intense a subject as finding a better PIM. Either item could make my life much better. So I visited the Web sites listed in Bill Howard's "Better Baggage" (November 2). The companies on his list should read your November 16 articles on buying and selling online, because none of them give any information that would be useful for serious laptop luggers. Does it hold a cell phone? Does it hold the spare battery and floppy disk drive? Can you get anything else into it? And sorry, a dark photo of the black compartments of a black bag just doesn't help.

Phil DavisAtlanta, Georgia

Print Sharing

One very important consideration when purchasing an ink jet printer, which you left out of your story "Personal Printers" (November 2), is network printing support via Windows Printer Sharing.

Consider the HP 720C printer that I purchased about a year ago. It is hooked up to one machine in my home network. But I want to print to it via another computer on the network. Everything installs, but printing does not work. Why? I contacted HP and was told that Windows Printer Sharing is not supported by the driver.

I would like to see a check box for "Windows Printer Sharing support" in future reviews. I will never purchase another printer that doesn't have this feature, as everything these days is networked.

Jerry via the Internet

Web Apps For All?

I completely agree with Jim Seymour's assessment of the usability of Web applications ("Ready for Web Apps?," November 2). Some Web apps fit in very well with my use, others probably never will. Seymour correctly identified one of the important aspects in the rise of personal computers - the ability to do work unfettered. I think this is also one of the driving forces behind the various hand-held computers and organizers. As a graduate student, I took my laptop into the school library to do my research. This allowed me to type any quotations I needed - with the appropriate citings - directly into my document, bypassing handwritten notes. Nowadays, I take minutes on my hand-held PC with a full-size keyboard attached. I doubt I'll ever give up unfettered word processing.

On the other hand, I use a Web-based e-mail system. Web-based e-mail adds some important flexibility, and since you can't access e-mail without at least a modem tether, you really don't lose any independence. Web apps increase the number of

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choices, but a Web app isn't always the best tool for the job.

Russ Smith Indianapolis, Indiana

Finding financial aid

Kudos on the very enjoyable and informative Site Finder on college-prep Web sites (October 19). The Web sites discussed in the article all provide a wealth of pertinent, useful, and very valuable information for college or college-bound students and their families. As a family of six, we're always on the Web looking for and finding excellent sources of financial aid and scholarships to help pay the bills.

One site we discovered is Scholarships.com. It claims a database of 600,000 scholarship awards with quick and easy search procedures that deliver great results, fast. It also stores your scholarship awards list for future review. The site even publishes letters for users to use in requesting application information. This is by far the most useful Web site in this category.

Louis Graham via the Internet

Testing, Testing, MP3

As one of the vendors represented in your lab review on digital music, "Surf, Look, and Listen" (September 21), I was appalled by the unprofessional procedures you used to conduct your test on audio codecs and by the shoddy reporting of the results.

In short, you allowed some vendors (but not all) to preprocess stereo signals into mono (thereby greatly enhancing sound quality), even though your stated rule of "no preprocessing" was clearly a key criterion of the test. While making necessary changes in test procedures is reasonable, it is very unprofessional to fail to notify all test participants of the change.

Independently run and fairly administered tests by the ISO-MPEG committee have compared the MPEG-2 AAC (the a2b Music codec) with many other world-class codecs and have shown that the AAC's performance was as good as or better than any of the other codecs tested at all rates from 16 Kbps per channel and up. Your results do not corroborate these findings; in fact, they totally contradict them.

Jim Johnston Technology Leader,Audio Processing Software and Technology Team,AT&T Labs,Florham Park, New Jersey

Since the test files needed to be encoded - in either stereo or mono - by the participating vendors, we didn't consider that part of the testing procedures to be preprocessing or in violation of the stated test parameters. But we should have made it clear to all vendors that they had the option to encode in either format, because the decision to use mono instead of stereo could potentially give better results at low speeds. Of the six that encoded for the low-bit-rate tests, Liquid Audio and RealNetworks chose mono, while a2b (AT&T), Apple, Encoding .com (MP3), and Microsoft chose stereo. We will be retesting some of their products, primarily to evaluate new versions, in the near future.

For testing streaming media, PC Magazine Labs used a jury of seven people, consisting of musicians, audiophiles, and ordinary listeners, to give readers a real-world picture of the quality of the codecs. The music was chosen to reflect different tastes and styles and was played through an off-the-shelf, midrange PC.

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While this is not instrumented laboratory testing, we believe that it is typical of the performance our readers will experience and that it produced reliable results. Over the years, PC Magazine has often used juried testing to evaluate image, video, and audio technology, and such testing is held within the same tight parameters used for all our testing. - Ed.

Not For My Money

I must disagree with your assessment of Micro soft Money 2000 ("Taking Finances Personally," October 5, page 41).

Money 2000 is bloated, slow, and more cumbersome to use than its predecessor. On top of that, previously supported electronic commerce sites are no longer supported. This is very disappointing, given the progress made with Money 99. Downloading stock quotes takes more steps, and you can no longer designate the investment view (with all investment accounts) to be the default view. Microsoft now pushes all its "partnerships" with advertising and unavoidable display ads on every principal page.

Robert Wardlow via the Internet

Open-source vs. free software

In "Milestones in the Open-Source Movement" (March 23, page 168), you include a short bio on me: "1971: Richard Stallman, a pioneer in the open-source movement, joins an MIT group devoted exclusively to free software. The developer of the first Emacs text editor, Stallman later founds the GNU project (short for GNU's Not Unix); this leads to the creation of a free, Linux-based operating system."

I'm not associated with the open-source movement in any way. I've been part of the free-software movement since 1984. "Open-source" is the slogan of another movement, founded in 1998. We and they do similar activities (and we work together on certain projects), but we do them for completely different philosophical reasons. The open-source movement aims to get support from business, by focusing only on practical matters, and actively discourages discussion of deeper issues.

The open-source movement has had so much publicity that many people now think we are part of it. The GNU Project and the GNU operating system (a version of which is often called Linux) come out of the free- software movement. The open-source people have the right to promote their views, but we should get credit for our achievements. See www.gnu.org/philosophy/free-software-for-freedom.html for further explanation.

Richard Stallman via the Internet

---- INDEX REFERENCES ----

INDUSTRY: (I.T. (1IT96); Software O/S Platforms (1SO68); Application Software Development (1AP78); Software (1SO30); Software Products (1SO56); Application Software (1AP32); Open Source (1OP97); Internet (1IN27); Emerging Internet Business Applications (1EM61))

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Section: YOUR MONEY

COLLEGE SCHOLARSHIPS: CATCH THE WAVE

STUDENTS AND PARENTS ARE FINDING THAT SURFING THE INTERNET CAN LEAD TO MUCH-NEEDED FINANCIAL AID

Nicole Ziegler Dizon, Associated Press.

Tavia Evans barely knew what the Internet was, let alone how to use it, until her junior year of high school.

But the honor student decided to try her luck on-line anyway as she searched for college cash, plugging in phrases such as "African American scholarships" to see what would pop up.

A year later, Evans had surfed her way to $22,000 worth of scholarships.

Evans, now a junior at Northwestern, is one of millions of students who have turned to the Internet as an easy way to find financial help for college. As high school graduates get hit with the reality of paying for college over the next few months, the companies that run free scholarship databases are bracing for a frenzy of activity.

"It's just amazing and at times gut-wrenching how desperate kids and parents are for funds," said Larry Gerber, president of Scholarships.com LLC, a company that offersy a free database of more than 600,000 scholarships.

Sites such as Gerber's are fast replacing traditional bulletin boards or visits to a high school counselor. Students simply type in information about themselves, their families, their hobbies and their grades, and wait for a list of scholarships that match their profiles.

Evans used FastWeb, one of the oldest and largest of the scholarship databases. The site matched the St. Louis native with national William Randolph Hearst and Coca-Cola scholarships; she applied and eventually won both.

"Would I have found these otherwise? I don't think so," Evans said.

Most of the large, well-established databases are free. Revenues come either from advertisements on the sites or marketing links that allow students to "opt in" and receive information on everything from college loan rates to on-line textbook companies.

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Often, the free sites contain warnings about scholarship scams, or companies that promise to find students money -- for a price.

"If somebody wants to charge you money to do a scholarship search, read the fine print," said Rebecca Dixon, associate provost for university enrollment at Northwestern.

Like many other universities, Northwestern includes links to scholarship Web sites on its financial aid home page. Dixon said the university chose the few sites it mentions based on their good reputations. (And some colleges, such as UCLA, link to free scholarship Web sites. Try www.college.ucla.edu/up/SRC/SS.htm for more information.)

Scholarship providers credit use of the sites for an explosion in applications over the past several years.

"If you really want to give away money, you're going to have more and more students coming to you from Web-based resources," said Mark Davis, president of the Coca-Cola Scholars Foundation in Atlanta.

The foundation received 48,000 applications when it started in 1989. By last year, that number had soared to 137,000 applications, Davis said.

Some small scholarship providers are overwhelmed by the attention and even complain about the cost of sending out so much information, Gerber said. Others, like Coca-Cola, have begun accepting applications on-line to cut down on their costs.

Students shouldn't expect the Web sites to do all their work. They still have to fill out applications, write essays or go through interviews before they can get the awards.

Even so, students and parents are amazed when they find out they can tap into more than $1 billion worth of aid simply by spending a few minutes filling out a profile on-line, said Mark Rothschild, senior vice president of FastWeb.

"The awareness of students in using the Internet for this sort of thing has grown massively," Rothschild said. "I think it's been amazing."

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---- INDEX REFERENCES ----

COMPANY: COCA COLA ENTERPRISES INC

NEWS SUBJECT: (Education (1ED85); Technology in Education (1TE07))

INDUSTRY: (I.T. (1IT96); Non-Alcoholic Beverages (1NO38); Food & Beverage Production (1FO79); Internet (1IN27); Online Education (1ON28); Baby Food (1BA84); I.T. Vertical Markets (1IT38); Beverages (1BE22); Canned, Jarred & Boxed Foods (1CA08); Soft Drinks (1SO77); Agriculture, Food & Beverage (1AG53); I.T. in Education (1IT61))

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June 4, 2000

Section: NATIONAL

COLLEGE MONEY RIPE FOR TAKING ON WEB

NICOLE ZIEGLER DIZON, THE ASSOCIATED PRESS

EVANSTON, Ill. -- Tavia Evans barely knew what the Internet was, let alone how to use it, until her junior year of high school.

But the honor student decided to try her luck online anyway as she searched for college cash, plugging in phrases such as "African-American scholarships" to see what would pop up.

A year later, Evans had surfed her way to $22,000 worth of scholarships.

Evans, now a junior at Northwestern University, is one of millions of students who have turned to the Internet as an easy way to find financial help for college. As high school graduates get hit with the reality of paying for college over the next few months, the companies that run free scholarship databases are bracing for a frenzy of activity.

"It's just amazing and at times gut-wrenching, how desperate kids and parents are for funds," said Larry Gerber, president of Scholarships.com LLC, a company that offers a free database of more than 600,000 scholarships.

Students simply type in information about themselves, their families, their hobbies and their grades, and wait for a list of scholarships that match.

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"Would I have found these otherwise? I don't think so," she said.

Most of the large, well-established databases are free. Revenues come either from advertisements on the sites or marketing links for everything from loan rates to textbook companies.

Students shouldn't expect the Web sites to do all their work. They still have to fill out applications, write essays or go through interviews.

Even so, students and parents are amazed when they find out they can tap into more than $1 billion worth of aid simply by spending a few minutes filling out a profile online, said Mark Rothschild, senior vice president of FastWeb.

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May 30, 2000

Section: FRONT

STUDENTS USE WEB TO FIND COLLEGE MONEY

EVANSTON, Ill. (AP) --- Tavia Evans barely knew what the Internet was, let alone how to use it, until her junior year of high school.

But the honor student decided to try her luck online anyway as she searched for college cash, plugging in phrases such as "African-American scholarships" to see what would pop up.

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Evans, now a junior at Northwestern University in Evanston, is one of millions of students who have turned to the Internet as an easy way to find financial help for college. As high school graduates get hit with the reality of paying for college during the next few months, the companies that run free scholarship databases are bracing for a frenzy of activity.

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Often, the free sites contain warnings about scholarship scams, or companies that promise to find students money --- for a price.

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May 30, 2000

Section: News

Surfing the Internet a great way for students to find scholarships

EVANSTON, Ill. - Tavia Evans barely knew what the Internet was, let alone how to use it, until her junior year of high school.

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The foundation received 48,000 applications when it started in 1989. By last year, that number had soared to 137,000 applications, Davis said.

On the Internet: UCLA link to free scholarship Web sites:

http://www.college.ucla.edu/up/SRC/SS.htm

---- INDEX REFERENCES ----

COMPANY: COCA COLA ENTERPRISES INC

NEWS SUBJECT: (Technology in Education (1TE07); Education (1ED85))

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May 30, 2000

Section: A

Scholarships: Surf and ye shall find

NICOLE ZIEGLER DIZON

Scholarships: Surf and ye shall find Internet provides wealth of information on money for college By NICOLE ZIEGLER DIZON Associated Press Writer EVANSTON, Ill. - Tavia Evans barely knew what the Internet was, let alone how to use it, until her junior year of high school.

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Evans, now a junior at Northwestern University, is one of millions of students who have turned to the Internet as an easy way to find financial help for college. As high school graduates get hit with the reality of paying for college over the next few months, the companies that run free scholarship databases are bracing for a frenzy of activity.

"It's just amazing and at times gut-wrenching how desperate kids and parents are for funds," said Larry Gerber, president of Scholarships.com LLC, a company that offers a free database of more than 600,000 scholarships.

Sites such as Gerber's are fast replacing traditional bulletin boards or visits to a high school counselor. Students simply type in information about themselves, their families, their hobbies and their grades, and wait for a list of scholarships that match their profiles.

Evans used FastWeb, one of the oldest and largest of the scholarship databases. The site matched the St. Louis native with national William Randolph Hearst and Coca-Cola scholarships; she applied and eventually won both.

"Would I have found these otherwise? I don't think so," Evans said.

Most of the large, well-established databases are free. Revenues come either from advertisements on the sites or marketing links that allow students to "opt in" and receive information on everything from college loan rates to online textbook companies.

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Often, the free sites contain warnings about scholarship scams, or companies that promise to find students money - for a price.

"If somebody wants to charge you money to do a scholarship search, read the fine print," said Rebecca Dixon, associate provost for university enrollment at Northwestern University.

Like many other universities, Northwestern includes links to scholarship Web sites on its financial aid home page. Dixon said the university chose the few sites it mentions based on their good reputations.

Scholarship providers credit use of the sites for an explosion in applications over the past several years.

"If you really want to give away money, you're going to have more and more students coming to you from Web-based resources," said Mark Davis, president of the Coca-Cola Scholars Foundation in Atlanta.

The foundation received 48,000 applications when it started in 1989. By last year, that number had soared to 137,000 applications, Davis said.

Some small scholarship providers are overwhelmed by the attention and even complain about the cost of sending out so much information, Gerber said. Others, like Coca-Cola, have begun accepting applications online to cut down on their costs.

Students shouldn't expect the Web sites to do all their work. They still have to fill out applications, write essays or go through interviews before they can get the awards.

Even so, students and parents are amazed when they find out they can tap into more than $1 billion worth of aid simply by spending a few minutes filling out a profile online, said Mark Rothschild, senior vice president of FastWeb.

"The awareness of students in using the Internet for this sort of thing has grown massively," Rothschild said. "I think it's been amazing." ON THE NET UCLA link to free scholarship Web sites: www.college.ucla.edu/up/SRC/ SS.htm PHOTO / QUOTE AYNSLEY FLOYD /Associated Press "Would I have found these otherwise? I don't think so." - Tavia Evans, now a junior at Northwestern University, who won two college scholarships through information she found on the Web

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---- INDEX REFERENCES ----

COMPANY: COCA COLA ENTERPRISES INC

NEWS SUBJECT: (Technology in Education (1TE07); Education (1ED85))

INDUSTRY: (I.T. (1IT96); Online Education (1ON28); Baby Food (1BA84); I.T. Vertical Markets (1IT38); Beverages (1BE22); Non-Alcoholic Beverages (1NO38); Soft Drinks (1SO77); Canned, Jarred & Boxed Foods (1CA08); Food & Beverage Production (1FO79); Internet (1IN27); Agriculture, Food & Beverage (1AG53); I.T. in Education (1IT61))

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Language: EN

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EDITION: 01

Word Count: 810
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APPENDIX 2

Scholarships.com
Find Answers to Reporting Questions

Daily Site Sta

Date	Sessions	New User Sessions Total	Returning Users	Accounts Total	Accounts Search	Accounts Info	Accounts /New Sessions	Opt-In/Accounts
Total	533268	418097	115171	113569	94481	19088	836	2732
1/31/2007	19223	14737	4486	3873	3228	645	26	90
1/30/2007	19024	14898	4126	3851	3229	622	26	89
1/29/2007	17930	14717	3213	4060	3384	676	28	89
1/28/2007	12668	10293	2375	2804	2359	445	27	88
1/27/2007	10058	8089	1969	2176	1779	397	27	86
1/26/2007	13495	10826	2669	3071	2531	540	28	89
1/25/2007	16667	13428	3239	3807	3198	609	28	89
1/24/2007	17531	13926	3605	3906	3208	698	28	89
1/23/2007	19719	15493	4226	4272	3504	768	28	89
1/22/2007	19707	15330	4377	4200	3486	714	27	89
1/21/2007	13391	10380	3011	2833	2382	451	27	88
1/20/2007	11951	9351	2600	2347	1952	395	25	89
1/19/2007	16737	12814	3923	3368	2778	590	26	89
1/18/2007	21375	15749	5626	3918	3282	636	25	89
1/17/2007	27960	19291	8669	4447	3657	790	23	90
1/16/2007	28905	19073	9832	4172	3529	643	22	89
1/15/2007	21846	15210	6636	3542	2969	573	23	88
1/14/2007	13129	10377	2752	2589	2176	413	25	87
1/13/2007	12015	9454	2561	2494	2094	400	26	88
1/12/2007	18053	13707	4346	3476	2898	578	25	89
1/11/2007	22031	16455	5576	4344	3611	733	26	90
1/10/2007	19683	16139	3544	4459	3715	744	28	89
1/9/2007	17139	14066	3073	4313	3581	732	31	90
1/8/2007	18530	15331	3199	4608	3824	784	30	88
1/7/2007	27017	24616	2401	8700	7069	1631	35	81
1/6/2007	9656	8138	1518	2198	1817	381	27	86
1/5/2007	13291	11182	2109	3168	2628	540	28	87
1/4/2007	15309	12577	2732	3718	3144	574	30	88
1/3/2007	15345	12664	2681	3541	2983	558	28	88
1/2/2007	14359	11954	2405	3392	2858	534	28	87
1/1/2007	9524	7832	1692	1922	1628	294	25	85

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Opt-In/Search Accounts	Opt-In/Info Only Accounts
2718	2703
89	90
88	88
89	86
87	86
86	86
89	87
89	89
88	88
88	89
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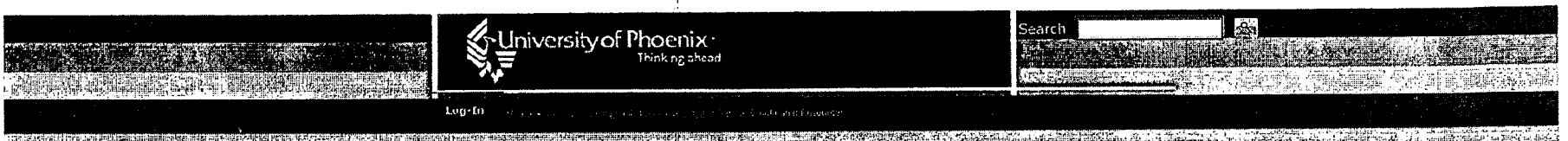
EXHIBIT B

University of Phoenix
Thinking ahead

Search

Log-In



Financial Options
Scholarships
Policies
Apply Online

Tuition & Financial Options

Scholarship Resources

The following search engines, tips and FAQs, and general scholarship and financial aid information are provided for your convenience.

Scholarship Search Engines

Scholarships.com
Find Money For College
Preferred partner - Scholarships.com

CollegeBoard
CollegeNet
FastWeb
SRN Express

Scholarship Tips & FAQs
Scholarship Tips
Frequently Asked Questions

General Information
Apollo Group, Inc. Standard Release Form
Scholarship Standard Terms & Conditions
The Student Guide
FinAid

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- Complete source for local & national college scholarships
- Sort scholarships by deadline, dollar amount, relevancy
- Get customized scholarship application request letters
- Updates on new scholarships & upcoming deadlines
- Search colleges & find the right school for you
- Financial aid tools & tips to help you pay for college

Scholarships.com - Helping students of all ages find money for college. Tell us about yourself and get detailed information on available college scholarships and grant opportunities, customized just for you! Our expansive scholarship database is updated constantly, providing students the most extensive, accurate and relevant financial aid search results. Start your free college scholarship search now...

Which best describes you? required ◉ Student ○ Parent ○ Educator

What is your email address? This will be your user name.

Returning users login here.

Create a Password
Password must be between 6 and 12 characters.

Verify Password
Please enter your password again.

What is your current school year? required Select School Year

Are you a U.S. citizen? Many scholarships are based on this information. ○ Yes ○ No

What is your residence country? United States of America

U.S. ZIP Code or Postal Code
U.S. residents please supply your 5 digit ZIP code.

What is your date of birth?
Many scholarships have age requirements.
Month Day Year

What is your gender?
Many scholarships have gender requirements.
○ **Female** ○ **Male**

We can help you pay for college.
required

Please keep me informed about the latest scholarships, information on college financial aid & admissions, student loans & offers designed for students & parents from Scholarships.com & its partners.

◉ **Yes, keep me informed.** ○ **No, thank you.**

Next

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EXHIBIT C

January 02, 2008

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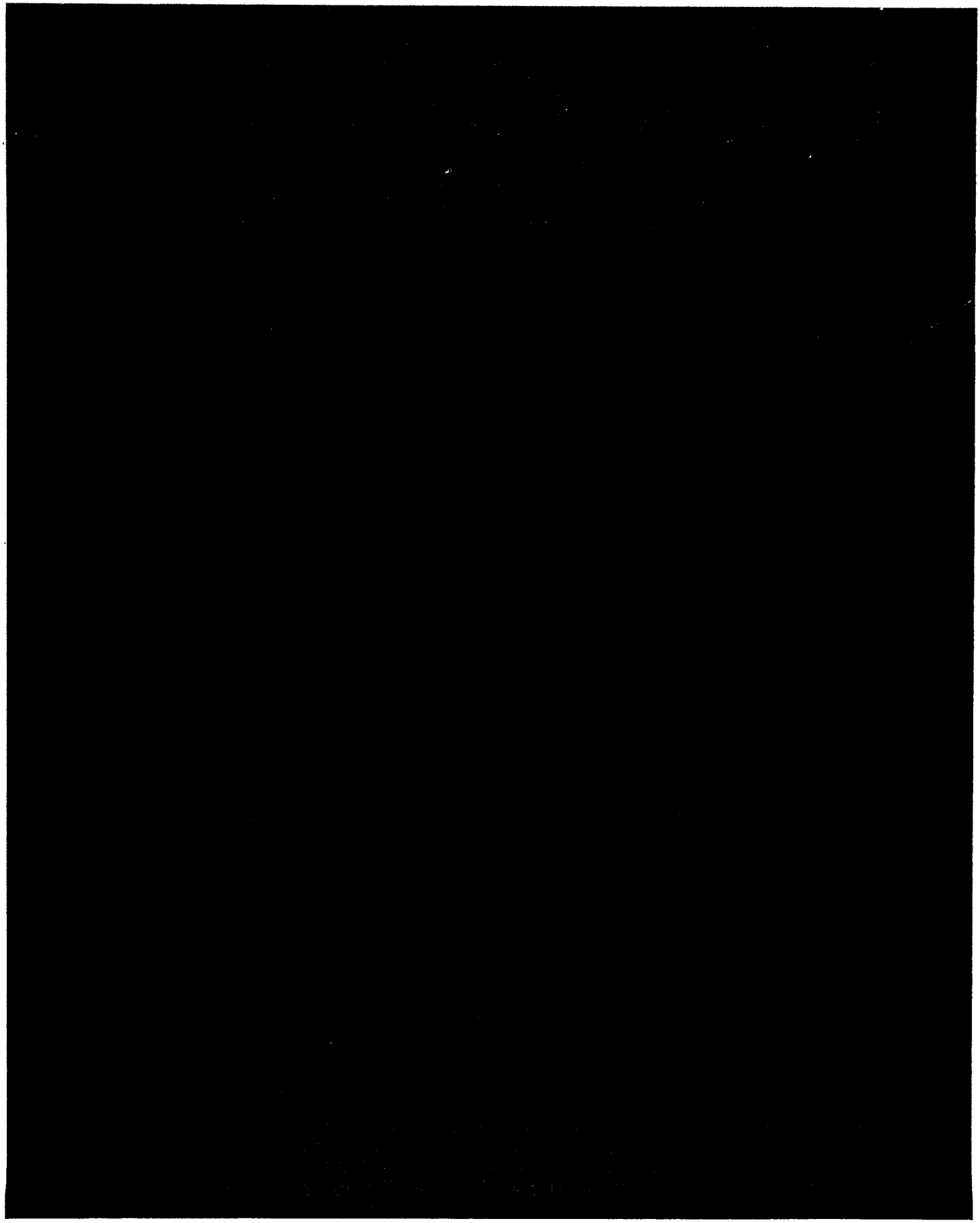
Winning Scholarships: Attention to Detail Will Pay Off

By Kevin Ladd
Vice President of Operations
Scholarships.com

Sure, you may have to actually invest some time and thought in the process, but it could pay off in a big way. Assuming most students won't heed this warning, those of you who do could be in for a free ride or at least a significant amount of financial assistance from a number of scholarship providers. It's simple, really- **Read and follow the instructions of each scholarship for which you apply.** That, and make sure to keep your profile up-to-date at Scholarships.com once you have completed your free college scholarship search. If you haven't done so already, go to www.scholarships.com and conduct a free, college scholarship search. Do this as early as possible during your senior year in high school, if not earlier, so you can be aware of what is available and how you can make sure you will qualify when the time comes. Check-in often and take a few minutes to review your profile to make sure it is as current and accurate as possible and review your search results to see if any new scholarships may have been added. Here are some basic steps to take to ensure the best possible chance of winning scholarships:

1. **Conduct a free scholarship search at Scholarships.com.**
   There is never any need to pay somebody claiming they can guarantee scholarships or that they do the work, etc. and charging you $50, $100, sometimes even more.
2. **Review your profile.**
   Once you have completed your search, carefully review your profile to ensure all the information you have submitted is accurate. If necessary, have a fellow student, a sibling, a teacher or parent go over it with you, since it is often difficult to spot one's own errors.
3. **Review your search results.**
   Mark your favorites where appropriate and delete those scholarships from your list that do not appeal to you. If necessary, you can always restore the deleted items to your list later, once you have applied for all of your favorites.
4. **Visit the website of the scholarship provider.**
   Read their instructions and official rules very carefully, making certain to follow each instruction to the letter. Though it is possible some providers may overlook a minor infraction, don't waste what time you've already invested by neglecting this step, as it could be the deciding factor in whether you are awarded a scholarship.
5. **Return frequently to update your information.**



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The Scholarship Letter of Recommendation

By Kevin Ladd
Vice President
Scholarships.com

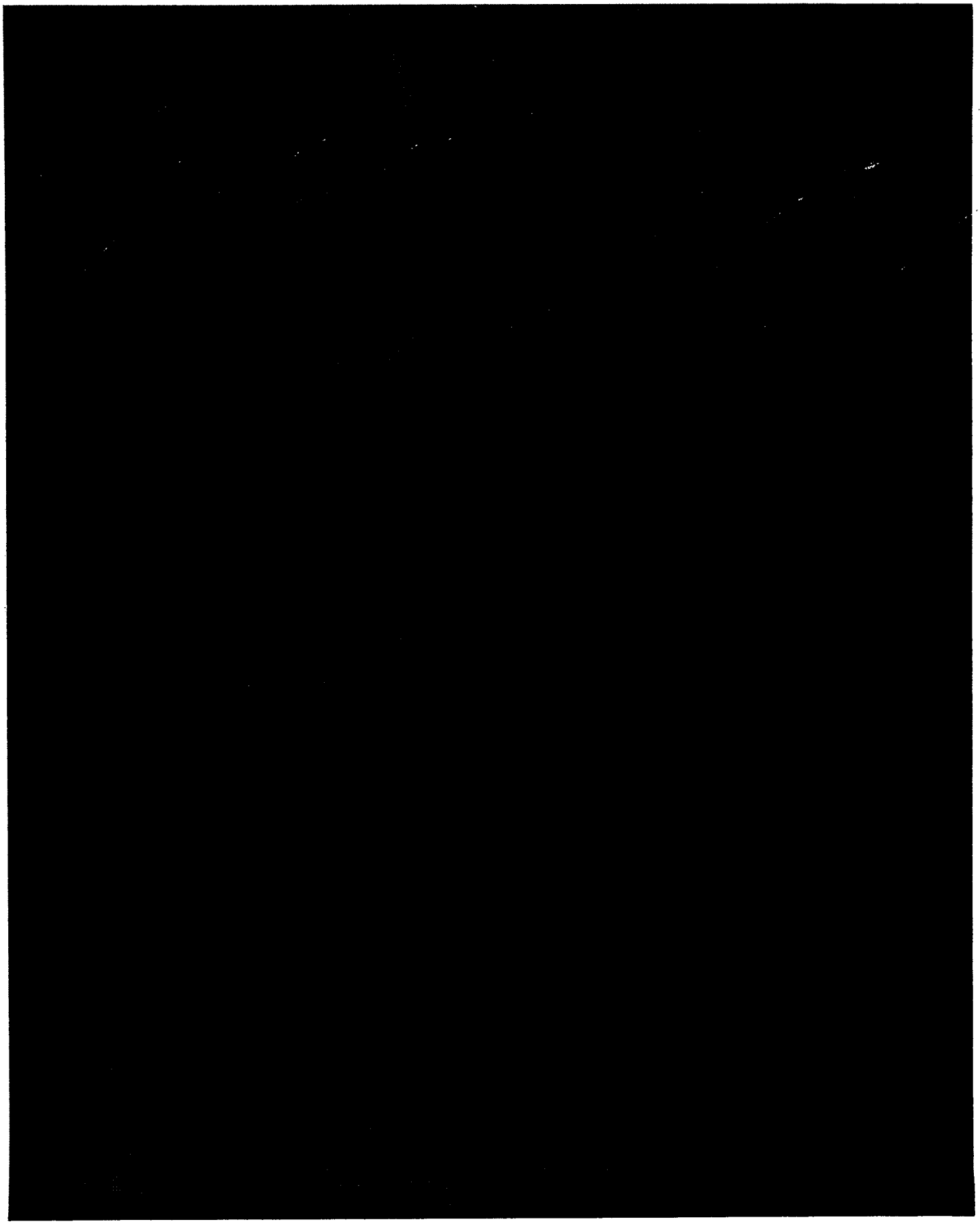
Without a doubt, I think the most important factor when acquiring a letter of recommendation is asking the appropriate person for this potentially valuable document. Apparently this is a primary issue, not only to me, but to other scholarship providers as well, as a recent conversation with a fellow scholarship provider confirmed. It's pretty simple to those of us in the field, I know- "Don't ask someone to recommend you for something about which they know nothing". Essentially, when scholarship providers ask you for a letter of recommendation, they are asking for a written backing of your "self-nomination" and usually it is just one other opinion they seek, so don't have your uncle Freddy, the electrician, vouch for you, OK?

Here's a list of pointers that could help any student in need of a letter of recommendation:

1. **Ask the most appropriate person available**
   Don't ask your cousin or your parents' dog-walker for a recommendation. Ask someone relevant to the scholarship for which you are applying. For example, if volunteer work is among the scholarship's criteria, ask your supervisor from the organization where you volunteered.

2. **Be punctual, considerate**
   Don't wait until the last minute and give the person helping you out a day or two to complete the letter. As soon as you know you are going to apply for a scholarship that requires a letter of recommendation, start putting the necessary documents together and select and ask your ideal author/supplier of this letter if they would be willing to help you out.

3. **All but write it for them/Write it for them**
   Give your recommender enough material so that it will be quick and easy for them to oblige. Alternatively, as a colleague recently suggested to me, you can just write it for them and ask them to sign their name to it. If you take this approach, just remember that they are not likely to sign anything they don't want to be associated with, so speak well of yourself, but keep it realistic.



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Efficient Essay Writing for the Uninitiated

Win Multiple Scholarships with one Good Essay

By Kevin Ladd
Vice President of Operations
Scholarships.com

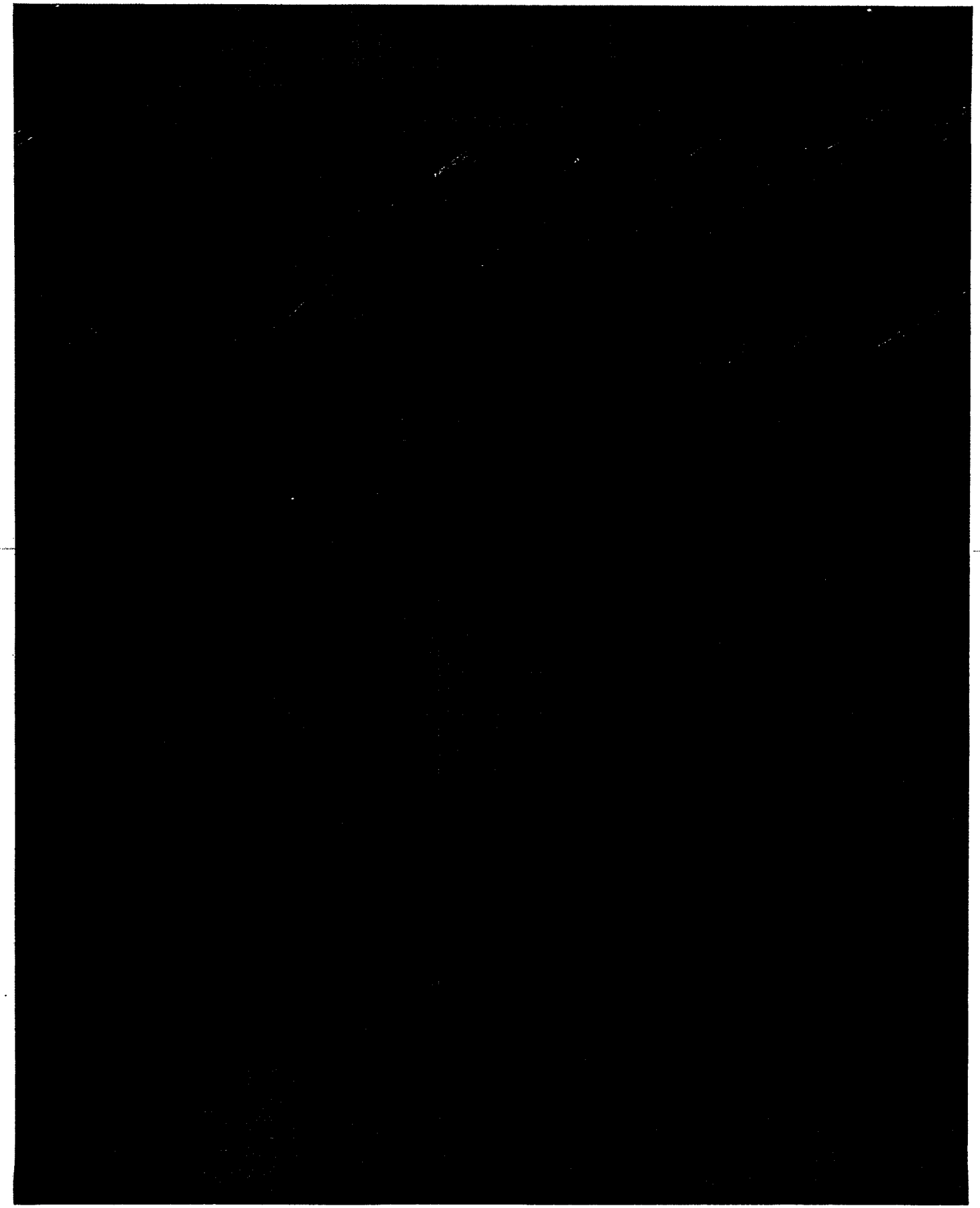
I have always been a proponent of students starting to prepare for college as early as possible, not only by striving to excel scholastically, but also by learning all they can about the process of applying for and acquiring financial aid. Unless you are independently wealthy, a crucial step in the process of getting into the school of your dreams is learning how to win free money. You can begin your freshman year in high school by conducting a free scholarship search at www.scholarships.com and by perusing the site for additional financial aid information. Before you go out in search of loans, you need to realize there is free money out there, but a lot of people won't put in the necessary amount of time and effort required to get it. Doing so could give you the edge you need, provided you are willing to do the work. The trick is to give your best effort, follow directions to the letter, and be as efficient as possible. Follow the steps below, and you might not have to pay for your college education for decades after you have graduated:

The Multiple Entry Essay

Many scholarships require an essay. The majority of them will provide an essay subject or subjects, and most will only allow a limited number of characters or words per entry. Gather all of these scholarships in one place and compare them. Make a list of the scholarship providers to whom you might safely be able to submit the same essay without hurting your chances of winning. If you can enter a single essay multiple times, you will cut the amount of time you need to spend applying to each considerably.

Follow the Rules

By no means am I suggesting you should try to find a way out of doing a good job- just that you do a good job as few times as necessary so you can spend more of your time visiting colleges and doing the many other things you will need to do your senior year. If a scholarship provider feels you haven't put forth the proper effort or ignored the rules, you may not have a shot at winning the award, **no matter how good your essay**. Pick the



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Scholarships Not Just for "A" Students Anymore

By Kevin Ladd
Vice President of Operations
Scholarships.com

Often students think they don't have much, if any, chance at winning scholarships if they haven't achieved excellent grades in high school and I'm sure many scholarship providers do, in fact, prefer to invest in a student who has already proven themselves to thrive in an academic setting. Nobody is saying you don't stand a better chance at some free college cash if you do happen to belong to three or four clubs and boast a 4.0 cumulative GPA or ace the ACT/SAT's, but these are not the only criteria by which scholarship providers award cash these days.

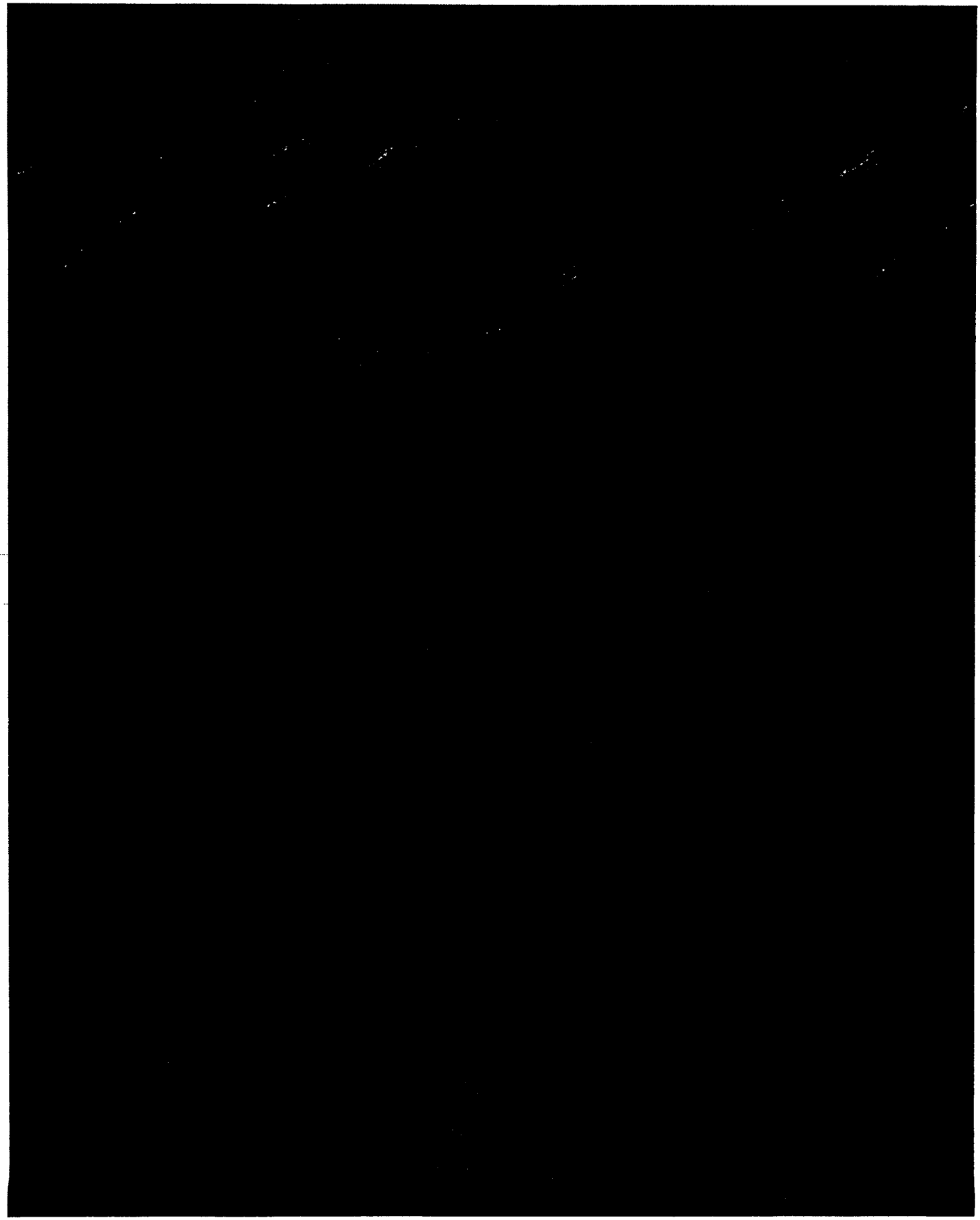
Naturally, there are the odd-ball scholarships like the one for left-handed people or the one where you make a suit or dress out of Duck tape for your prom, but you probably already know of these, having read about them in almost every article written on scholarships over the last decade or so. In case you're not familiar, though, the scholarship for lefties is only available to those planning to attend Juniata College in Huntington, Pennsylvania. The Duck tape one is actually a really cool scholarship contest that has no GPA requirements, offers a $2,500 grand prize and looks like a lot of fun. There are so many others out there, though, and you or your child/student could very well qualify for several or possibly dozens of them. Below are several types of scholarship that don't necessarily favor the class brain.

Can you draw? Dance? Sing? Talent is the new brains

There are quite a few scholarships available to the more creatively inclined that don't necessarily require good grades. Some may have a minimum GPA, but often they are a very attainable 3.0 or thereabouts rather than the "4.0, top-of-your-class" variety. I have seen drawing scholarships, singing auditions that could net a scholarship for the top performers and even scholarships requesting a video as an entry.

Write your own ticket. Essay scholarships could prove rewarding

You could pull down anywhere from $500 to $5,000 or more just for reading a book and writing an essay on it- some don't even require reading the book! Most of these scholarships don't have a GPA requirement, nor are they concerned with any of the other famous three-



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Find scholarships, other financial aid at Scholarships.com

Kevin Ladd
Vice President of Operations
Scholarships.com

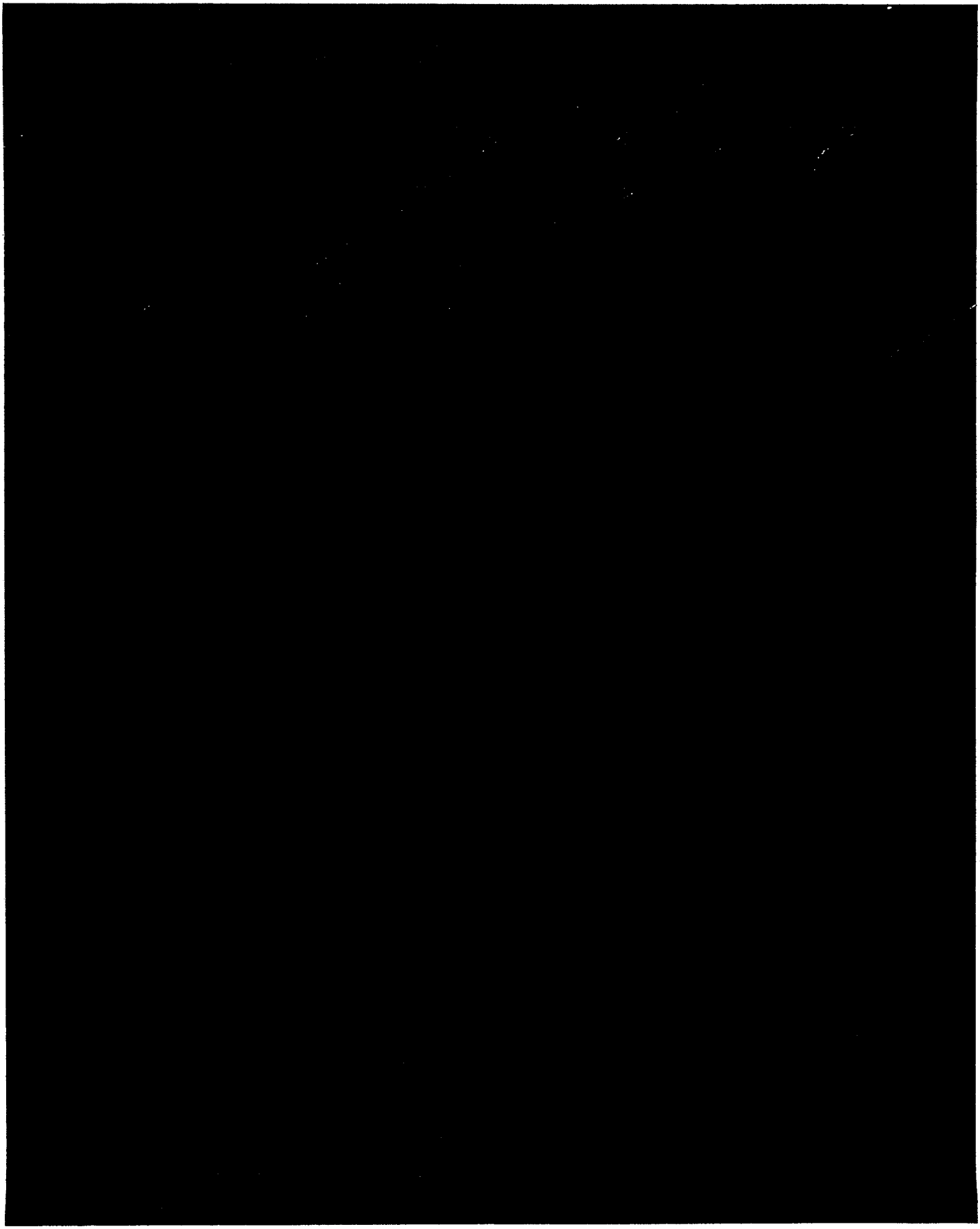
The possibilities for improving your ability to pay for your college education are boundless at Scholarships.com. You might find a scholarship or maybe even a combination of several scholarships and/or grants that relieve your financial burden and you might also find a lender that will help you get the rest of the money you need once you have all the scholarships for which you qualify.

Browse around a bit longer, though, and I am sure you will also find value in the many other resources offered at www.scholarships.com. The college search is extremely easy to use and the site also features articles about all manner of college concerns and facts about financial aid in general. Though you can most likely get through the initial free college scholarship search portion of Scholarships.com in about 15 minutes, I would recommend sticking around awhile to see what else you can find.

1. Search.
The first step is easy. Just go to www.scholarships.com and register right on the home page. You will then be taken through several pages of fairly general questions that will allow our search engine to filter out the scholarships in our database for which you do not qualify and return a list of the rest. Be as specific as possible for the most accurate results.

2. Review your search results.
You can sort your results by relevancy, title, due date, or dollar amount- they will be sorted by relevancy by default, meaning the awards that seem best suited to you, based on the information you have provided, will be at the top of your list. Click on the name of each scholarship. Read the award description and decide whether you feel you have a good chance of winning it. If you feel it is within your grasp, save it in your "My Favorites" section so that you will be able to locate it easily when you return to Scholarships.com.

3. Apply.
Now it's time to make your move. Be sure to follow the instructions of the scholarship provider to ensure you will not be disqualified. Contact the provider via their preferred method of contact. If you are specifically instructed to email your request and you mail them via postal mail or phone them, you may fall out of favor with that particular scholarship provider.



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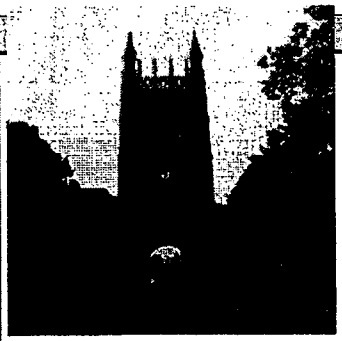

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Leading the Way:

Access to information may mean more cash for college.

By Kevin Ladd
Vice President of Operations
Scholarships.com

Go to college

"Of *course*!.. I should go to *college*!!.. Why didn't *I* think of that?.. The problem is I don't have any money, my folks are strapped and I don't know if I will ever earn enough to pay back all those loans after I graduate. How can I get some money for school that I won't have to repay?"

Many potential students might rule out the possibility of attending college altogether because they are not aware of how much or what type of financial aid might be available to them. It's not like there aren't a zillion people in the financial aid and college admissions field working diligently every day to help students get into college, but there are so many students and so much information to digest and pass along. It seems the only sure-fire way to ensure each student is tapping every available resource is to get them involved and convince them that whether they attend college or not is really up to them. Help is out there, if they are willing to search for it. If we can do that, we are educating prospective college students about the actual education process and what (including but not limited to money) they are going to need in order to get the college education they desire.

Scholarships

It's not too late for high school seniors, or even college freshmen, who have yet to volunteer their time to better their community or achieve a 3.5 cumulative GPA or higher, but for high school freshmen and sophomores, now is the perfect time to start building a great resume for future scholarship applications. They can help others, join clubs and get good grades to increase their chances of receiving a scholarship. Some may feel they can't go to school because their family just doesn't make enough money, but this is one of a huge set of criteria that just may give a scholarship provider more reason to help you. Many scholarships require proof of financial need and still others factor it in, even if it is not a required criterion. What I think should be impressed upon those looking for scholarships is this:

EXHIBIT D

[The Wall Street Journal Sunday.]

[Side Navigation]

[Side Navigation]

[Return to: LA Daily News]

The Wall Street Journal Sunday. Partner Papers

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CollegeJournal
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OpinionJournal
Personal Tech
StartupJournal
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March 14, 2004

Wouldn't a Big Scholarship Be Sweet?

By KELLY K. SPORS

Do yourself (and your parents) a favor: Try to land some scholarship money.

Tuition costs at public four-year colleges have climbed about 28% in three years, while private college tuitions rose nearly 16%. So competition for scholarships is likely to be more cutthroat than ever. Ranging from less than $500 to a full ride, scholarships can ease the sting of higher tuition and also be a resume-booster.

It's time to act. Many deadlines for applications are fast approaching, and others will be here before you know it.

So hone your application skills and get an edge over the thousands of other high-school seniors seeking awards. Here are steps in the right direction:

Don't be late. Most application deadlines are in winter and spring of the school year before you start college. However, some big-dollar ones have fall cutoffs. Ideally, you'll do research several months before deadlines and start organizing application materials early.

Keep a calendar of deadlines to ensure you don't miss important dates. Starting early also gives you time to figure out the scholarships you're eligible for, fine-tune your application and round up letters of recommendation.

Even your sophomore or junior year of high school isn't too soon to start snooping around.

Do your homework. You could do the "random blast" approach and fill out hundreds of applications, send them off and cross your fingers. But that means a lot of wasted effort. Rather, find scholarships tailored to activities you participate in or your background -- or simply those you think you've got a decent shot at winning.

Sure, the prestigious national ones grant big rewards. But local organizations such as the Kiwanis or Lions Club get fewer applicants and your odds are better. Some scholarships are tailored to those in particular racial or economic groups with certain grade-point levels, or even to those who participate in certain recreational activities. Some cater to specific career goals or community-service work.

Meantime, consider filling out the Free Application for Federal Student Aid form, even if you don't plan to take out a loan or try for a grant. Many scholarships take need into account and require you to submit documentation. You can fill out the FAFSA form out online at www.fafsa.ed.gov.

A first step to find scholarships is to search free Web sites such as Scholarships.com and FastWeb.com. These let you enter personal information and provide lists of relevant scholarships.

Getting an Edge

Tips to improve your chances of winning a scholarship:

- Keep track of deadlines and get all materials in on time.
- Fill out the application completely and neatly; preferably use a computer.
- Get recommendation letters from adults you know well who have time to give thought to it.
- Find awards with specific criteria that fit you (i.e. your activities, background or community-service work).
- Fill out the Free Application for Federal Student Aid form at

Also scour for programs at your parents' workplaces and ask a guidance counselor for suggestions. But be wary of scams -- programs that claim to find you scholarships for a fee often aren't worth it. Any legitimate scholarship should be free and easy to find.

Elaboration, please. Even activities that seem insignificant, such as tutoring friends in algebra, could impress scholarship judges. Whether it is community service, a sport or student council, scholarship committees tend to favor well-rounded students who have shown long-term commitments, says Mark Davis, president of the Coca-Cola Scholars Foundation, which received 80,000 entries for its 250 scholarships this year.

He says the foundation doesn't look for students who "joined every club." Rather, "We want the student who committed to something their freshman year and carried that commitment through the years."

List everything you do, the awards you've won and programs you've joined. If a part-time job infringed on your extracurricular involvement, mention that. Most scholarships will take that into account so they aren't overlooking students with financial needs.

Practice college composition. A crucial part

www.fafsa.ed.gov.
- Show application to an adult mentor before submitting it

of any scholarship application is the essay. It lets you distinguish yourself from other overachievers with stellar grades and outstanding test scores.

"Treat this [essay] as you would on any college admissions application," says Larry Gerber, founder of Scholarships.com. Some scholarships are handed out based only on the essay.

Your essay should be original, not offend and convey a personable tone. It is a chance to show your writing skills and tell a little more about yourself.

Show it to an English teacher, parent or mentor before you submit it. A common misstep: rehashing achievements you've already mentioned in the application. Look for an interesting story about yourself that is an attention-grabber and tell it well. The essay is more about how you present yourself than promoting past successes.

- To reach Kelly K. Spors, send an e-mail to kelly.spors@wsj.com

Return to Front Page

Return to top of page

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LOCAL/EDUCATION

'Teacher of Year' hails from Nixon

BY JAMES GUTIERREZ
Times staff writer

Nixon High School teacher Felipe Martinez was recently honored by Wal-Mart as "Teacher of the Year" for his contributions both in education and to the community.

The award, which was presented by Manager Edward Garza at a ceremony at the Wal-Mart store earlier this month, consisted of a plaque, a store vest with the words "Teacher of the Year" written on it and a $500 check to be spent on instructional materials for Nixon High School.

"It makes me very proud to be in my profession. In a thank-you letter to the people at Wal-Mart, I stated that this award has opened the door of opportunity in the field of education. I thanked them because they gave me a tending hand in fulfilling my dream in education," said Martinez, who says he plans to use the money to buy a few bulletin boards and some new decorations for his classroom.

Martinez, an English master teacher at Nixon, was nominated for the Wal-Mart "Teacher of the Year" award by another Nixon English teacher, Mrs. Elva Windisch, and was in competition with many other teachers from both LISD and UISD.

In 1999, Martinez also received the Bell Award, sponsored by the Lulac Council, and in 1997 he was the recipient of the Golden Apple Award. He was also named to the Who's Who Among American High School Teachers. Presently, he's the secretary for LISD's Parent Advisory Council and is a nominee for the Arts and Humanities award.

Martinez is also active at San Martin De Porres Church, serving both as a facilitator for the Little Rock Scripture Youth Ministry Program and as a Eucharistic minister, distributing communion to the sick.

Felipe Martinez is married to Leticia A. Martinez and has three children: Felipe Jr., a teacher at Martin High School, Fernando, a second-year student at Laredo Community College, and Melissa Marie, who will be a freshman this fall at Nixon High School.

(Staff writer James Gutierrez can be reached at 728-2566 or e-mail at james@lmtonline.com)

FELIPE MARTINEZ
Honored teacher

Student selected for leadership seminar

Norma Cadena, a Nixon High School sophomore, was recently selected to participate in the Lorenzo de Zavala National Hispanic Institute Summer 2000 Leadership Seminar.

Cadena was selected on the basis of her high academic standards and achievements in her numerous school and extracurricular activities.

These activities include being a member of the Health Organization Students of America, participating in numerous University Interscholastic League activities, being a member of the National Honor Society, Med/Prep, Communities in Schools, Crime Stoppers and National Hispanic Institute.

NORMA CADENA

Going online for college money

BY NICOLE ZIEGLER DIXON
Associated Press Writer

EVANSTON, Ill. — Tavia Evans barely knew what the Internet was, let alone how to use it, until her junior year of high school.

But the honor student decided to try her luck online anyway as she searched for college cash, plugging in phrases such as "African-American scholarships" to see what would pop up.

A year later, Evans had surfed her way to $22,000 worth of scholarships.

Evans, now a junior at Northwestern University, is one of millions of students who have turned to the Internet as an easy way to find financial help for college. As high school graduates get hit with the reality of paying for college over the next few months, the companies that run free scholarship databases are bracing for a frenzy of activity.

"It's just amazing and at times gut-wrenching how desperate kids and parents are for funds," said Larry Gerber, president of Scholarships.com LLC, a company that offers a free database of more than 600,000 scholarships.

Sites such as Gerber's are fast replacing traditional bulletin boards or visits to a high school counselor. Students simply type in information about themselves, their families, their hobbies and their grades, and wait for a list of scholarships that match their profiles.

Evans used FastWeb, one of the oldest and largest of the scholarship databases. The site matched the St. Louis native with national William Randolph Hearst and Coca-Cola scholarships; she applied and eventually won both.

"Would I have found these otherwise? I don't think so," Evans said.

Most of the large, well-established databases are free. Revenues come either from advertisements on the sites or marketing links that allow students to "opt in" and receive information on everything from college loan rates to online textbook companies.

Often, the free sites contain warnings about scholarship scams, or companies that promise to find students money — for a price.

"It's just amazing and at times gut-wrenching how desperate kids and parents are for funds."

— Larry Gerber,
Scholarships.com LLC president

"If somebody wants to charge you money to do a scholarship search, read the fine print," said Rebecca Dixon, associate provost for university enrollment at Northwestern University.

Like many other universities, Northwestern includes links to scholarship Web sites on its financial aid home page. Dixon said the university chose the few sites it mentions based on their good reputations.

Scholarship providers credit use of the sites for an explosion in applications over the past several years.

"If you really want to give away money, you're going to have more and more students coming to you from Web-based resources," said Mark Davis, president of the Coca-Cola Scholars Foundation in Atlanta.

The foundation received 48,000 applications when it started in 1989. By last year, that number had soared to 137,000 applications, Davis said.

Some small scholarship providers are overwhelmed by the attention and even complain about the cost of sending out so much information, Gerber said. Others, like Coca-Cola, have begun accepting applications online to cut down on their costs.

Students shouldn't expect the Web sites to do all their work. They still have to fill out applications, write essays or go through interviews before they can get the awards.

Even so, students and parents are amazed when they find out they can tap into more than $1 billion worth of aid simply by spending a few minutes filling out a profile online, said Mark Rothschild, senior vice president of FastWeb.

"The awareness of students in using the Internet for this sort of thing has grown massively," Rothschild said. "I think it's been amazing."

No charges to be filed in minor shooting incident

BY JAMES GUTIERREZ
Times staff writer

Police say no charges will be filed against a suspect that allegedly shot his friend Sunday evening at a house on the 300 block of N. Seymour Ave.

According to reports, 29-year-old Hector Venegas, of N. Seymour, was on the phone with the unnamed suspect when an argument broke out and the man hung up on Venegas.

Shortly afterward, at approximately 8:30 p.m., Venegas said he heard a car honking outside his residence and went out to investigate. He walked out toward a white Mercury Grand Marquis that was waiting for him by the curb.

Upon approaching the vehicle, the suspect pulled out a gun, shot Venegas in the right thigh and then drove off. Venegas also took off, running to the house of an acquaintance on the 1400 block of Chacon St. According to police, it was at this point that Venegas called the police to report the incident.

Although no weapon was recovered, arriving officers found a spent bullet casing near the doorway of Venegas' N. Seymour residence. Investigators would later find that the weapon fired was a .40-caliber handgun.

Venegas, who was found lying on his back when police arrived, was taken to Mercy Health Center for treatment and was released that night. Police say Venegas sustained only a "minor graze" from what is considered a medium-sized bullet.

According to police public information officer Juan Rivera, Venegas filed a complaint withdrawal Sunday night stating that he did not want to file charges against his assailant. Rivera said that detectives would follow the case up and take additional statements.

(Staff writer James Gutierrez can be reached at 728-2566 or by e-mail at james@lmtonline.com)

DAILY CALENDAR

Tuesday, May 30

Registration is now in progress for several summer camps for youth at Laredo Community College. To sign up for Kids and Teens College, contact the Continuing Education Department at 721-5374. To enroll for the LCC Lamar Bruni Vergara Environmental Science Center Summer Camp, call the LBVESC at 764-5701. To register for the LCC Basketball Day Camp, contact the LCC Kinesiology/Athletic Department at 721-5326.

For those who want to stop drinking, the Gratitude Group of Alcoholics Anonymous meets at noon and at 8 p.m. at 4210 San Bernardo St.

For those who have to live with an alcoholic, the Serenity Group of Alanon meets at 8 p.m. in Spanish at 4210 San Bernardo St.

Laredo Duplicate Bridge Club meet on Tuesdays at the Laredo National Bank at 7:15 p.m. Contact Gus Becker at 727-7028.

Texas Migrant Council Inc. is registering migrant children ages 2 through 5 for head start services. The agency also provides services to children with disabilities who meet the program qualifications. For more information or an appointment, call 722-6952.

"Memorias Presentes" Opening reception June 8 at 7 p.m. Artwork by Eugenio Rios. Laredo Center for the Arts, Goodman Gallery, 500 San Agustin, 9 a.m.-5 p.m. Free admission.

"US Census Posters": Student Competition, Laredo Center for the Arts, Community Gallery, 500 San Agustin, 9 a.m.-5 p.m. Free admission. Closed on Monday.

"Photography Competition" sponsored by the Laredo Art League, Laredo Center for the Arts, Exhibit Hall West, 500 San Agustin, 9 a.m.-5 p.m. Free admission.

"Youth: The Key to Our Future: sponsored by the City of Laredo Health Department, Public Health Week, Laredo Center for the Arts, Community Gallery, 500 San Agustin, 9 a.m.-5 p.m. Open to the public.

"Students Artwork": Artwork by Alex's Art Studio, Laredo Center for the Arts, Laredo Art League Gallery, 500 San Agustin, 9 a.m.-5 p.m. Public invited.

Wednesday, May 31

For those who want to stop drinking, the Gratitude Group of Alcoholics Anonymous meets at noon and at 8 p.m. at 4210 San Bernardo St.

For those who have to live with an alcoholic, the Serenity Group of Alanon meets at 6:30 p.m. at 4210 San Bernardo St.

Toastmasters International meets every Wednesday evening at the Holiday Inn at 7:30 for one hour. Visitors are welcome. Objective is to work on improving communication skills.

Registration is now in progress for several summer camps for youth at Laredo Community College. To sign up for Kids and Teens College, contact the Continuing Education Department at 721-5374. To enroll for the LCC Lamar Bruni Vergara Environmental Science Center Summer Camp, call the LBVESC at 764-5701. To register for the LCC Basketball Day Camp, contact the LCC Kinesiology/Athletic Department at 721-5326.

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"Students Artwork": Artwork by Alex's Art Studio, Laredo Center for the Arts, Laredo Art League Gallery, 500 San Agustin, 9 a.m.-5 p.m. Public invited.

Thursday, June 1

1:15 p.m.: The Los Amigos Bridge Club meets on Thursdays at the Northeast Recreation Center, 320 Wyoming at McPherson Rd. For information call Beverly Cantu 727-0589.

For those who want to stop drinking, the Gratitude Group of Alcoholics Anonymous meets at noon and at 8 p.m. at 4210 San Bernardo St.

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Friday, June 2

Registration is now in progress for several summer camps for youth at Laredo Community College. To sign up for Kids and Teens College, contact the Continuing Education Department at 721-5374. To enroll for the LCC Lamar Bruni Vergara Environmental Science Center Summer Camp, call the LBVESC at 764-5701. To register for the LCC Basketball Day Camp, contact the LCC Kinesiology/Athletic Department at 721-5326.

Martin High Class '65 will celebrate its 35th Class Reunion with registration and cocktails, from 7 p.m. top 11 p.m., at Laredo Civic Center Meetings Rooms, 2400 San Bernardo.

For those who want to stop drinking, the Gratitude Group of Alcoholics Anonymous meets at noon and at 8 p.m. at 4210 San Bernardo St.

For those who have to live with an alcoholic, the Serenity Group of Alanon meets at 8 p.m. at 4210 San Bernardo St.

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"Photography Competition" sponsored by the Laredo Art League, Laredo Center for the Arts, Exhibit Hall West, 500 San Agustin, 9 a.m.-5 p.m. Free admission.

LVA-Laredo will hold their Executive Committee meeting at noon at TAMIU (exact site TBA)

Saturday, June 3

The Lamar Bruni Vergara Environmental Science Center offers self-guided tours from 9 a.m. to 12 noon. Located on the north side of the Laredo Community College campus, admission to the facility is $1 for children/senior citizens and $3 for adults. For more information, call 764-5701.

7:30 p.m. to 1 a.m.: Martin High Class '65 will hold its 35th Class Reunion dinner-dance at Roll's Music Hall, 100 Taylor St.

9 a.m.: The Church of the Crossroads will host a Healthy Kitchen seminar at the church, 1301 International Blvd. Cost is $10. Speakers will be Sandra Hicks, nutritional counselor and cooking instructor and her son, Darryl Hicks, an ordained youth pastor, who teaches whole grain bread making, food storage and nutrional support classes. Learn how to build and keep your immune system in pritine condition with food full of enzymes and nutrition that "feeds" every cell in your body. For more information call 727-4774 or 722-0309.

Texas A&M International University will offer a "Defensive Driving/Ticket Dismissal" class from 8:30 - 11:30 a.m. and 1 - 4 p.m. in Building C, room 118. Tuition is $25. For more information, call the Office of Continuing Education at 326-2700.

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Photography Competition" sponsored by the Laredo Art League, Laredo Center for the Arts, 500

Sunday, June 4

For those who want to stop drinking, the Gratitude Group of Alcoholics Anonymous meets at 10 a.m. and at 8 p.m. at 4210 San Bernardo.

"Memorias Presentes" Opening reception June 8 at 7 p.m. Artwork by Eugenio Rios. Laredo Center for the Arts, Goodman Gallery, 500 San Agustin, 1-5 p.m. Free admission.

"US Census Posters": Student Competition, Laredo Center for the Arts, Community Gallery, 500 San Agustin, 1-5 p.m. Free admission.

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Scholarships.com Reiterates Commitment to Honest and Reliable Financial Aid Practices

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CHICAGO, June 20 // -- With the June 30th FAFSA deadline approaching, a growing number of students are turning to Scholarships.com for financial assistance. High tuition rates and student lending scandals have increased borrower anxiety and prompted students to embark on a nervous hunt for additional sources of aid.

The dire financial situation of many college students has been highlighted by recent findings of unethical and illegal practices within the student loan industry. In the last ten years, the amount of money borrowed by students has increased by 57 percent at public colleges and by 38 percent at private ones. By taking advantage of free scholarship and grant opportunities available at Scholarships.com, students will be able to take control of their finances.

"Students who take out loans borrow, on average, between $14,000 and $17,000 to pay for their baccalaureate," says Paulina Mis, Director of Content at Scholarships.com. "It is important that students find a trustworthy and effective financial aid resource they can turn to." Scholarships.com has proven to be such a resource.

In the next few weeks, students will be finding out whether their financial aid packages can cover their college expenses. Fortunately, numerous trustworthy financial aid resources will be available to them at Scholarships.com.

About Scholarships.com

Scholarships.com is a leading scholarship search service and financial information resource that assists students and parents in choosing and paying for college. Recognized by more than 17,000 high schools and 7,000 colleges and universities, Scholarships.com is one of the most trusted online college resources. Since 1998, Scholarships.com has assisted millions of students in their search for scholarships, grants and financial aid information.

Updated continuously by the company's research team, the Scholarships.com database contains over 2.7 million scholarships and grants worth over $19 billion. Scholarships.com's college search is a resource that allows students to research and compare information on 7,000 colleges and universities. Students may also look to Scholarships.com for online tools that will help them stay organized with email reminders, favorites lists, and personalized application request letters to help them succeed.

Additional information about Scholarships.com is available at http://www.scholarships.com/aboutus.aspx

Contact:

Kevin Ladd, Vice President of Operations

847-432-1700, ext. 111, knl@scholarships.com

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