

ROUNDING UP CAMPUS NEWS SINCE 1900

# THE BAYLOR LARIAT

WEDNESDAY, OCTOBER 1, 2008

## Waco business remains stable says Chamber

By Chad Shanks  
Staff Writer

Local economic authorities are urging the Waco community not to panic after stocks nationwide dropped Monday, and assured citizens the local economy is prepared to endure the crisis.

The Dow Jones industrials rose some 485 points Tuesday after they had plunged 778 Monday. Wall Street snapped back Tuesday after its biggest sell-off in years amid growing expectations that lawmakers will salvage a \$700 billion rescue plan for the financial sector.

But the seized-up credit markets, where businesses turn to raise money, showed no sign of relief.

While Waco is not immune to the nation's economic plague, local officials are confident in the city's ability to progress despite the troubles abroad.

James G. Vaughan, president and CEO of the Greater Waco Chamber of Commerce, said he believes Wacoans would be naive to think they will not be affected, but are luckily starting from a stronger position than many other communities.

"Our banks are strong and our economy is diverse," Vaughan said. "The local economy is not dependent on one particular sector. Support for Waco's downtown is still strong, commitments are in place and building is going forward as scheduled."

The Waco Chamber magazine cited Texas' 1.7 percent job growth in the last year and Waco's 1,600 new jobs as reasons for hope in the local economy.

Vaughan said he thinks people are more scared by sensational television reports than actual money lost and said he does not know of any local businesses closing as a result of the plunging market.

Vaughan recommended students carry on with life as normal.

"Hit the books and go to class and football games. Do what you came here to do," he said. "Don't be reckless with your finances, but don't worry about it. If the president and Congress are working on it, then there's not much we can do, so I wouldn't worry."

Heads of Waco banks are also optimistic. David Lacy, president of Community Bank



Alex Song/Lariat Staff

Troy freshman Maggie Gossett (left) browses merchandise with her mother Tuesday in Spice, at The Shops of River Square. Despite the recent suffering on Wall Street, the Waco Chamber of Commerce says Waco business should remain stable.

and Trust, said he sees Tuesday's stock market rebound as a good sign.

"The local economy is strong and customers in Waco are getting credit as usual," Lacy said. "A bill of some sort needs to be passed to stabilize the Wall Street market, but local banks in McLennan County seem unaffected for now."

First University Credit Union's President and CEO, Gary Parker, said Waco is a fairly conservative community with steady, controlled growth that has been resilient through other economic crises.

Baylor's record enrollment

and increasing employment opportunities are positive economic factors that will help Waco as the nation suffers.

*"The local economy is strong and customers in Waco are getting credit as usual."*

David Lacy  
Community Bank and Trust  
president

"Everyone in the market-

place saw tremendous reduction in value, but should understand that investments are for the long haul and not for short terms," Parker said.

Parker encouraged worried citizens not to panic because Waco has a great economic future ahead.

He, like Vaughan and Lacy, said he is hopeful that Congress will pass an aid package to benefit the struggling investment banks, but said he sees no reason for Wacoans to take any drastic actions at this point.

The Associated Press contributed to this story.

## Plan for bailout revision begins

By Charles Babington and Jim Kuhnenn  
The Associated Press

WASHINGTON - Congressional leaders scrambled Tuesday to come up with changes to help them sell the failed \$700 billion financial bailout to rank-and-file members. One idea gathering support: raise the federal deposit insurance limit to reassure nervous savers and help small businesses.

Presidential rivals John McCain and Barack Obama announced separately that they support a plan that some House Republicans had pushed earlier: raising the limit from \$100,000 to \$250,000. Within hours, the Federal Deposit Insurance Corp. chairman asked Congress for temporary authority to raise the limit by an unspecified amount.

That could help ease a crisis of confidence in the banking system, said chairman Sheila Bair.

President Bush spoke with both nominees during the day and made another statement in the White House. "Congress must act," he demanded in front of the cameras.

As the pace of legislative jockeying quickened, the atmosphere on Wall Street seemed to be improving. The Dow Jones industrials rose some 485 points on the day after they had plunged 778. But more attention was on credit markets as a key rate that banks charge each other shot higher, further evidence of a tightening of credit availability.

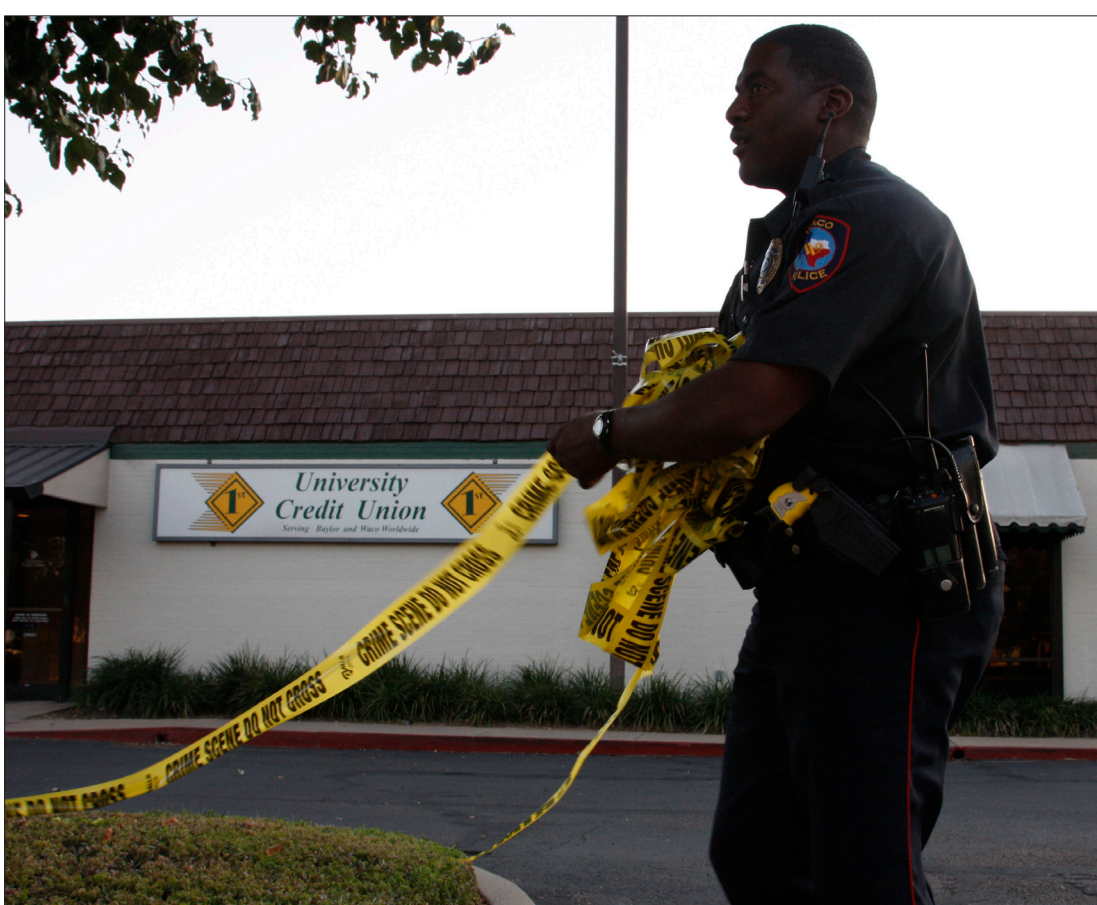
"I recognize this is a difficult vote for members of Congress," Bush said. "But the reality is we are in an urgent situation and the consequences will grow worse each day if we do not act."

Republican House aides said the FDIC proposal might attract some conservatives who want to help small business owners and avert runs on banks by customers fearful of losing their savings.

House Republican leader John Boehner welcomed McCain's and Obama's embrace of a higher insurance cap, saying congressional Democrats had rejected it Saturday.

Another possible change to the bill would modify "mark to market" accounting rules. Such rules require banks and other financial institutions to adjust the value of their assets to reflect

Please see REVISE, page 4



Christina Kruse/Lariat Staff

Waco police officer Eric Hawkins removes the caution tape surrounding the First University Credit Union building Tuesday evening after the bank was robbed earlier in the day. A teller was sprayed in the face with pepper spray, but was treated at the scene.

## Local bank robbed; suspect arrested

Jade Ortego  
Staff Writer

Waco police arrested and identified a man who robbed First University Credit Union at approximately 4 p.m. Tuesday.

Christopher Brinkly, 39, reportedly walked into the bank at 605 S. University Parks Drive at 4:12 p.m., approached a teller and sprayed her in the face with pepper spray, according to a press release sent out by Waco Police Department. Brinkly then jumped over the counter and took an undisclosed amount of money from the teller's tray.

He then jumped back over the counter and left the building.

For more information about crime in Waco, visit:  
[www.waco-texas.com/city\\_depts/police/crimestate.htm](http://www.waco-texas.com/city_depts/police/crimestate.htm)

Police responding to the call found Brinkly four blocks away, near the intersection of University Parks Drive and Franklin Avenue. He was arrested at approximately 4:30 p.m. with the money on him.

Credit union employees identified Brinkly at the scene. Employees of the East Texas Medical Center were called out to the credit union to treat the teller who had been sprayed.

That afternoon, the credit union was blocked off with crime scene tape as police investigated.

Local FBI agents also responded to the incident and will be taking the case federally, according to the press release.

## University works to improve advising for undeclared majors

By Jacqueline Deavenport  
Reporter

There's no question. Making a major decision is tough.

In an attempt to help students find their way, Baylor offers resources for students who are undecided on their major field of study.

Undecided and undeclared students in their sophomore year, or with more than thirty credit hours, are directed to the College of Arts and Sciences for advisement.

At this point, it becomes crit-

ical for an undecided student to declare a major, as basic core curriculum is completed.

"I am currently undeclared because, until recently, I still did not know what I wanted to study. I knew I had to take a lot of basic classes first so I decided I would just get some of them out of the way in the first couple semesters so I wouldn't have to worry about being behind if I chose to change my major," said Anchorage, Alaska, sophomore Whitney McIlvain, who has an undeclared major.

In the past, the trend has been for students who are unde-

clared or undeclared to seek advisement at the last minute or not at all, according to Sinda Vanderpool, director of academic advisers for the College of Arts and Sciences.

This poses complications for the student, because it is usually too late for advisement to provide the student adequate assistance, she said.

According to Vanderpool, undecided and undeclared students usually fit into one of three categories: students who are leaning toward a major, but haven't fully committed; students who have in mind several

choices for a major; and students who are completely undecided, and uncertain of a degree plan.

"Every undecided student is in a different place," said Adam Moore, academic advisor. "I've tried to be proactive by getting in contact with the students early and on a more personal level."

As of this fall, Moore's function as an adviser is to focus solely on undecided and undeclared majors. Moore works with students on a more personal level to help them decide a major, and visits with them more frequently to assess their progress

in deciding a major. Currently, Moore advises approximately 130 students.

Moore advises his students to visit Career Counseling, located in the Paul L. Foster Success Center. The counseling process is a three-session model that aids a student in finding a particular career or a major.

"Our goal is to help students find whatever career, whatever major fits who they are," said Career Counselor, Carol Bonner.

The student visits with their career counselor three times over the course of a month. In

the first session, the student discusses with their counselor values, gifts, strengths he or she has.

Between the first and second session, the student takes the Myers-Briggs test and the Strong Interest Inventory online. At the second meeting, the counselor has interpreted the data gathered from the assessments. The counselor provides the student with a list of careers and set of resources. The student, then, does his or her own independent research, and at the third

Please see MAJOR, page 4

# Being proved wrong can be a humbling experience

The only instance more humbling than losing one's wallet is being proven wrong. I was running late to an intramural Frisbee game a few weeks ago. A few weeks ago after an intramural Frisbee game, I returned home to find my wallet misplaced. I've misplaced my wallet several times, so I wasn't too worried until I was searching the world's most unlikely places (DVD trays, the houses of neighbors I had yet to meet, etc.). And then it occurred to me: my wallet must have been stolen. "Oh, fie!" I exclaimed. What is wrong with humanity? What kind of society is this that could spawn an evil so hateful as to steal a humble college boy's wal-

let? After a good sulking, When I called my cards in stolen, I had to navigate through a complex system of pre-recordings, giving a wealth of information about myself to this cold, lifeless voice along the way, until finally I made contact with a real-life, flesh-and-blood, human voice. "Good evening sir. Thank you for calling Bank of America, how can I help you this evening?" "My card was stolen!" "I'm sorry to hear that sir, may I ask your account number or social security number?" After giving up a wealth of information about myself I was transferred to fraud services where I would review my account to be reimbursed. I'm put on hold



## point of view

BY STEPHEN JABLONSKI

and-- "Good evening sir--" "I've already given you my social security number, all the information I know about my account, my mother's maiden name, a verbal description of my anatomy, I've told all of this to a number of real and fake people, all of whom I don't particularly trust. Please, sir, please. I'm tired. My wallet was stolen. Connect. Me. To. Fraud." I'm beginning to wonder if fraud exists. I'm beginning to wonder if fraud is a code term the night crew uses to mess with people who call at ungodly hours. Finally, a voice is on the line. It's fraud. Fraud service reviews the pur-

chases on my card. All of them are from Baylor. This crook was clever. Very clever. He ate at places I would eat and, he made small purchases at local gas stations and campus dining areas. Fraud determined I'd made these purchases. After exclamations of outrage, of feeling patronized and abused while already without any substantial form of identification, I admitted defeat. My card wasn't stolen. My card was lost. That weekend, my roommate and I went to the student center for a game of racquetball. I grab my shoes and kick the sandals I'd worn all week in bitter protest of the summer's end and hop into his car. We get to the SL

parking lot, and I start to put my shoes on, the one that I haven't worn since the Frisbee game. I felt something strange. Fie. I'd tucked my wallet into my shoe before playing Frisbee. For the past couple of weeks I've been bumming rides to school because I can't pay for gas, mooching off my friends for meals because I'd replaced my cards and writing checks to everyone, like an old lady. The only instance more humbling than losing one's wallet is being proven wrong. Stephen Jablonski is a senior journalism and film and digital media major from Katy and the multimedia editor for The Baylor Lariat.

## Editorial

# Universities should require service learning

College students are crunched for time. Whether it's class, homework, tests or a job, there never seems to be enough time in the day to get it all done. So, what better way to spend those few moments of free time than doing something of personal enjoyment? For some, that entails a trip to the mall or sitting down with a good book, but very rarely does donating time to someone else fit into the picture. With the madness of school and work, who has the time and motivation to volunteer in the community? It can be a daunting task trying to figure out which community service projects will be a good fit; and actually routinely making time to go is a whole other problem. In order to solve these issues and get students more involved in their communities, colleges have begun to incorporate "service learning" into their curriculum. This requires students to complete a certain amount of community service in order to graduate, much like a university requirement. A New York Times article recently wrote about Columbia University in New York City and its success with a program

that, for the past six years, has required all engineering majors to complete service learning in order to graduate. Their projects focus on the Harlem community north of the campus. This years engineering program projects include: designing swings for people in wheelchairs, building an environmentally sustainable greenhouse at a local high school and creating a trash can that can be used by the severely disabled. Because of the success of the engineering department, other academic departments at Columbia are considering integrating service learning into their curriculum. An arrangement like this would be perfect for Baylor students, who live in the fifth poorest city in the nation, but seldom ever step beyond the boundaries of the "Baylor bubble." Volunteering can be one of the most emotionally fulfilling experiences for students and can provide for students a different perspective on their major that can't be offered in a classroom. It would give students the chance to actually put their academic skills to practice by making a positive impact on



the community through their volunteer work. In a world that marks success through dollar bills, job selection is usually based on income and less on personal fulfillment. Through community service, a student could discover that they enjoy doing work that helps others. This could lead them to pursue a new profession that, in the long run, would provide an emotional sense of accomplishment, as opposed to a large bank account. Volunteering is also a great way to connect and interact with the community from different social and economic backgrounds. And it only make sense that Baylor students, who

live in one of the poorest cities in the nation, be involved in helping the community. Since Baylor is a Christian university, students should practice the teachings of their faith. Christians are taught to be charitable. These teachings are woven into Baylor's academic curriculum, but should go beyond the classroom. Technically, if volunteering is required, it can't necessarily be considered volunteering, right? But realistically speaking, would students take the initiative on their own? More than likely not because it's easier to change the channel or flip the page than actually doing something.

This type of arrangement will give students a little push to get started, and who knows what types of life experiences will be gained. Much like classes, there is always the potential for it to become routine and a thoughtless process, but the pros outweigh the cons. And like any other class, one will take away what they put in. Either way, it will be of benefit to the community. In the long run, incorporating community service into a university requirement will shape students into well-rounded adults who care about their community and aren't hesitant to help people in need.

## Opinion policy

The Baylor Lariat welcomes reader viewpoints through letters to the editor and guest columns. Opinions expressed in the Lariat are not necessarily those of the Baylor administration, the Baylor Board of Regents or the Student Publications Board. Letters to the editor should include the writer's name, major, graduation year, phone number and student identification number. Non-student writers should include their address. Letters that focus on an issue affecting students or faculty may be considered for a guest column at the editor's discretion. All submissions become the property of The Baylor Lariat. The Lariat reserves the right to edit letters for grammar, length, libel and style. Letters should be e-mailed to Lariat\_letters@baylor.edu or mailed to The Baylor Lariat, One Bear Place #97330, Waco, TX 76798-7330. The Baylor Lariat is committed to ensuring fair and accurate reporting and will correct errors of substance on Page 2. Corrections can be submitted to the editor by sending an e-mail to Lariat\_letters@baylor.edu or by calling 254-710-4099. A subscription to the Lariat costs \$45 for two semesters. Send check or money order to One Bear Place #97330, Waco, TX, 76798-7330 or e-mail Lariat\_ads@baylor.edu. Visa, Discover and MasterCard payments may be phoned to 254-710-2662. Postmaster: Please send address changes to above address.

# Presidential election will be decided by four pivotal swing states

Eager to anticipate the electoral conclusion come Nov. 5, many national surveys have kept a close eye on state-by-state polls. Interestingly enough, some of the most reputable polling sources have listed as many as 20 states as 'tossups' or 'too close to call.' Certainly over a third of our nation is not entirely unpredictable as to their political leanings in November, but four main battleground states will likely decide who wins the presidential race. McCain and Obama understand categorically what will be required of them in each state to contend for the electoral votes. Obama is optimistic about his chances in Colorado. The hype from the historic Democratic

National Convention, a significant concentration of young, college-educated voters, a shrinking pool of voters registering with the Republicans and recent democratic leanings in state elections all point in his favor. If the Democrats can maintain reasonable GOP margins in rural districts, they will be in position to gain the nine electoral votes of Colorado. Obama must exploit the lack of Republican inertia by channeling the zeal that his campaign has created. Meanwhile, John McCain's 'Maverick' appeal should draw in the Colorado independents. He will also get a boost from two anti-union initiatives on the ballot that will likely rile up conservatives in terms of voter turnout.



## point of view

BY BRAD KNOTT

McCain must tally high numbers of votes in the Republican strongholds, appeal to the moderate Democrats and independents and focus on Catholic and Hispanic blocs to keep Colorado in the red column. Obama faces a tougher fight in Virginia. 1964 marked the last time the 13 electoral votes went Democratic. It is critical that Obama expand his strength in northern Virginia and turn out high percentages of the African-

American vote in order to contend. McCain, countering, has invested in a great deal of television airtime in the Washington D.C. area. Citing his reputation for independent action, he hopes this will weaken the Democratic stronghold. If his efforts are successful, and he succeeds in rural Virginia as well as the Richmond suburbs, Virginia should stay red. If McCain lost Colorado or Virginia, he would have to pick off a blue-leaning state to have a hope of acquiring the required 270 electoral votes for victory. With 17 electoral votes, Michigan is an attractive target. Scandal and dissension have weakened the Democratic machine: Detroit's mayor fights

felony charges stemming from an alleged sex cover-up scandal, while Gov. Jennifer Granholm's nearly \$2 billion tax increase has been heavily criticized for slowing economic growth. By aiming to reach the Reagan Democrats in eastern Michigan and peel off fractions of the working class vote with plans to reduce energy costs by offshore drilling and nuclear energy, McCain could swing blue Michigan to red. The last of the 'big four' is Ohio, a critical spot in Bush's re-election effort. Its 20 electoral votes will be in high demand again this year. Obama lost by a considerable margin in the Ohio primary, receiving less than 30 percent of the vote in southeastern Ohio.

What he can bank on this time around are the usual strongholds for the Democrats, assuring majorities in Cincinnati, Columbus and a heavy African American turnout. McCain must do well in suburbs, rural districts, and again, shore up the Reagan Democrats. If he can appeal to independents in the northeastern part of the state and produce high GOP turnout, Ohio will be up for the taking, yet again providing the nation with great political theatre come election night. Other states will certainly involve serious competition, but Ohio, Virginia, Colorado, and Michigan will be the deciding four. Brad Knott is a senior history major from Raleigh, N.C.

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## THE Daily Crossword

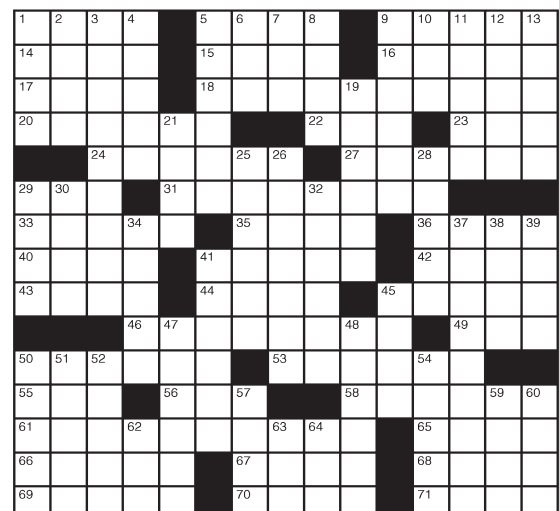
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### ACROSS

- 1 Opening letters
- 5 Richie's mom, to the Fonz
- 9 1986 Indy winner Bobby
- 14 One-third of a WWII movie?
- 15 Anticipatory cry
- 16 Garlic sauce
- 17 Writer Wister
- 18 "Felony Squad" star
- 20 One Gabor
- 22 Took the gold
- 23 Coll. sr.'s test
- 24 Oceanic
- 27 Trouble
- 29 Knucklehead
- 31 Public funds
- 33 Legendary drummer Gene
- 35 Angry states
- 36 Moo juice
- 40 \_\_\_ Romeo (Italian car)
- 41 Irish patriot Robert
- 42 One-named Irish singer
- 43 Soy product
- 44 Queen \_\_\_ Land, Antarctica
- 45 Perfume ingredient
- 46 Sitcom about nothing
- 49 FDR's last V.P.

- 50 Breakfast fare
- 53 Hold it right there!
- 55 Tic-tac-toe loser
- 56 Edge
- 58 Trial excuses
- 61 Refuse baloney
- 65 Chaste
- 66 Parisian pupil
- 67 Runny cheese
- 68 ET vehicles
- 69 Valuable fiddle
- 70 Snow coaster
- 71 Military E-3s
- DOWN
- 1 All-inclusive breadth
- 2 Ribbon knots
- 3 Weakling
- 4 "Taxi" co-star
- 5 Goat coat
- 6 Greek letter
- 7 Female swine
- 8 Plug of tobacco
- 9 Josh of "How I Met Your Mother"
- 10 Helping hand
- 11 Julianne of "Dancing with the Stars"
- 12 Actress Woodard

- 13 Full-term con
- 19 Hardy
- 21 Mex. miss
- 25 \_\_\_ Marcus
- 26 Half a pair of warmers
- 28 "So Much in Love" group
- 29 32-card game
- 30 Guthrie's son
- 32 Gardener's gadget
- 34 Hesitate
- 37 Unclothed
- 38 Caustic stuff
- 39 Miniature racer
- 41 Actor Estevez
- 45 Biographer of Henry James
- 47 Part of ERA
- 48 Turned, as pages
- 50 Pigeon shelters
- 51 Praise highly
- 52 Weatherman AI
- 54 Fasten a fly
- 57 Classic Brit. sports cars
- 59 Sporty Camaro
- 60 Cong. meeting
- 62 Sister of 20A
- 63 Internet add.
- 64 Bygone expletive



By Allan E. Parrish Mentor, OH 10/1/08

For today's crossword and sudoku answers, visit www.baylor.edu/Lariat



Associated Press

### Taking a walk on the wild side

Justin Strainer, 12, of New Braunfels, practices showing his sheep, Buddy, Tuesday at the State Fair of Texas in Fair Park. The fair is open daily, now through Oct. 19. Exhibit buildings open 10 a.m. daily and close at 9 p.m. Tuesday through Thursday and 10 p.m. Friday through Monday.

## Oklahoma University may prove toughest opponent for football

By Joe Holloway  
Sports Writer

The Baylor Bears football team returns to action Saturday against a tough No. 1 ranked University of Oklahoma team.

In the team's weekly press conference Tuesday, head coach Art Briles said his team was eager to return to the field to open conference play against Oklahoma at 11:40 a.m. Saturday.

The game marks the first time the Bears have played a top-ranked opponent since their 2003 visit to Norman, Okla.

"A very good offense, a great defense, and then special teams, they've got a good football team," Briles said. "It's going to be a good test for us, no doubt."

Coming off their bye week, the last team the Bears faced was a University of Connecticut team, which is now ranked No. 24 in the nation.

The Bears lost to the Huskies 31-28, but Briles said he is confident that his team will improve on that performance heading into the showdown with the current No. 1.

"We're going to try to be a better football team than we were against Connecticut," Briles said. "We're going to go out and play hard for 60 minutes. We're going to play well for 60 minutes. We're going to try to win the football game for 60 minutes."

According to Briles, OU's No. 1 ranking isn't a factor as he prepares the team for Saturday.

"Their ranking and all that stuff, that's going to be hyped

up without us getting involved," Briles said. "We've got our guys, we got our people, we got our university and we've got to protect it."

Freshman quarterback Robert Griffin echoed his coach's excitement to take on the Sooners.

"Everybody either wants to be No. 1 or play No. 1, and this week we have an opportunity to play them," Griffin said. "We're going to go out there and take advantage of it."

*"It's going to be a good test for us, no doubt."*

Art Briles  
head coach

After Oklahoma's lopsided victory over TCU last week, Griffin noted that their defense appeared very confident and saw that as an advantage for the Bears.

"They play a lot of man defense. They're going to attack you a lot and come after the quarterback," Griffin said. "But with a confident defense, we like that because they aren't going to change very much."

Trying to put the pressure on Oklahoma quarterback Sam Bradford, will be senior defensive tackle Vincent Rhodes

Rhodes said a Baylor win isn't out of the question.

"I was talking to a gentleman the other day and he played on the 1941 team when they upset

#### Sooner Stats

- Oklahoma leads the all-time series 17-0.
- Bob Stoops has a .871 winning percentage since taking over the Sooners in 1999.
- Brannndon Braxton is injured with a leg injury. He joins defensive linemen Demarcus Granger and Frank Alexander on the bench.
- The average score for every Baylor-Oklahoma game is 36-13 Oklahoma.
- Oklahoma has been ranked No. 1 in the AP poll 96 times.

Texas when they were No. 1, and he was telling me that we can do it too," Rhodes said. "I truly believe that."

After Oregon State University knocked off former No. 1 University of Southern California only a week ago, stranger things have happened.

"It would be the best win in Baylor history," Rhodes said. "It would be so great for us in a turn around season to knock off the number one team in the country and continue with the rest of the Big 12."

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## Radio show seeks new talent

By Amanda Ochoa  
Reporter

Nashville Gospel Star, a new Christian radio program broadcasted in Waco, is offering undiscovered singers and songwriters a chance for global exposure.

"The name of the game in music is to be heard," said Roger Berry, founder and talk show host of the program. "You never know who might be listening."

At 12:30 p.m. Monday, Nashville Gospel Star will be aired on *With News About Heaven*, WNAH, a Nashville station.

Berry will conduct interviews with different musicians and promote their music on the show.

The program will also be aired over satellite radio and the Internet.

Berry, a 40-year musician and 20-year music teacher, has worked with WNAH for the past eight years and he said he considers the Nashville station to be a huge market to promote music.

WNAH has been in operation since 1947 and gives a variety of Christian music and news.

Also, it has tremendous coverage, including satellite radio and the Internet, Berry said.

WNAH intends to stay in tune with the latest technologies and developments and to continue to provide quality service, according to the WNAH

Web site,

"We sell our time on the station to any Christian-based denomination, around the nation," said Hoyt Carter, a current employee for WNAH. "You name it, we have it, there is no discrimination among different Christian religions."

Berry, who has worked with top musicians such as Don Gibson, is holding free auditions for singers, songwriters and musicians to fill spots on his show. Berry said he hopes to help promote their God-given talents by giving them guidance, international and national coverage and studio time to record quality music to air on his program.

"It's a blessing to help other people," Berry said. "If somebody doesn't have the money, I will help them and let them have the chance to get their talent out. It's important in the music industry to give and receive."

Berry intends to steer his new-found musicians in the right direction in the music industry, he said.

It's important for a musician to be careful, because it's hard to know who they might be dealing with and if somebody is really working for the good of that musician, Berry said.

Joey Bechtelhas, Baylor alumnus and former music student of Berry, has known Berry since 1984. Bechtelhas said he considers Berry one of the best musicians around.

"I know there is a lot of talent in Waco and intimidation is always a factor among young and new talent," Bechtel said. "Roger will give nothing but encouragement to help that talent get recognized in the right music channel."

Bechtel said he considers the radio an amazing musical outlet with no limitations.

"Radio is very much alive, with satellite and on-line stations," Bechtel said. "It can reach out to many, many people and Roger can help get new talented musicians heard."

Berry, who has worked with over five radio stations, said he believes Nashville Gospel Star has tremendous promise, and hopes to renew his contract once the 13-week agreement comes to an end.

The program will be conducted in a gospel format, playing southern country, soft rock and gospel music.

Berry said he is looking for musicians who are familiar with timing and beats, have positive attitudes, are appreciative of music and who will always remain humble. Musicians can contact Berry at 715-2973 to set up an audition for the radio program. He said all types of music are welcome in the audition.

Berry said he recognizes Baylor as a school full of talent.

"I've had wonderful talent out of Baylor, actually truly outstanding talent," he said.

## Presidential candidates debate on current credit crisis, offer solutions

By David Espo  
Associated Press

DES MOINES, Iowa — White House rivals John McCain and Barack Obama combined televised attack ads with statesmanlike appeals for bipartisanship on Tuesday as they vied for political gain in the shadow of the worst economic crisis since the Great Depression.

Both men spoke privately with President Bush about the collapse of the financial industry, then publicly made clear their differences with him, McCain more gently than his Democratic rival.

The Republican, campaigning in Iowa, pointedly told reporters there were steps the administration could still take "with the stroke of the pen to help alleviate the crisis gripping our economy. I urge them to do so."

McCain mentioned using a federal stabilization fund to back uninsured money market accounts.

The Treasury Department is already using the fund to guarantee money market mutual funds, which were the only uninsured money market accounts. Treasury announced that program Sept. 19 after the failure of Lehman Bros. produced a surge of withdrawals from such funds.

The GOP candidate also sug-

gested wielding authority to purchase \$1 trillion in mortgages.

A housing bill Bush signed July 30 included \$300 billion in new loan authority for the government to back cheaper mortgages for troubled homeowners. The failed bailout bill would have added another \$700 billion in authority to deal with troubled housing investments.

In addition, first Obama and then McCain said Congress should lift the current federal deposit insurance limit of \$100,000 to \$250,000.

Obama's campaign released a new commercial critical of the administration and his campaign rival at the same time.

"The old trickle-down theory has failed us," the Illinois senator said in the ad. "We can't afford four more years like the last eight."

At day's end, both men, as well as Sen. Joe Biden of Delaware, the Democratic vice presidential candidate, made plans to return to Washington to vote in the Senate on a resurrected bailout bill.

The intense maneuvering came one day after the House

defeated a bipartisan bailout bill and the stock market responded with its largest one-day drop in history.

Those events, after 10 days of political and market uncertainty, underscored the importance of the economic debacle in a campaign with five weeks to run.

Without a solution, the issue has the potential to become even more combustible in the next several days when millions of retirees and workers receive quarterly statements showing sharp drops in their personal investment accounts.

Obama has been gaining in numerous national and swing-state polls in recent days, while McCain has appeared to struggle since he announced a brief suspension in his campaign appearances to help solve the crisis.

He announced the pause a week ago, saying he would fly to Washington and stay there until a solution was found. Three days later, he reversed course and flew to Mississippi for a last Friday's long-scheduled campaign debate.

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Alex Song/Lariat Staff

## The not-so-lone Ranger

A group of Texas Rangers wait on 5th Street in Downtown Waco Tuesday before the start of Heart O' Texas parade. The fair and rodeo will run from Oct. 3 to 11 and tickets start at \$5 for children and \$10 for adults.

## REVISE from page 1

current market prices, even if they plan to hold the assets for years.

Some House Republicans say current rules forced banks to report huge paper losses on mortgage-backed securities, which might have been avoided.

Liberal Democrats who opposed the bill are suggesting other changes. Their ideas include extending unemployment insurance and banning some forms of "short selling," in which investors bet that a stock's value will drop.

The White House signaled a willingness to accept some changes to the bill. Spokesman Tony Fratto said there are plenty of good ideas to help the financial markets and "we're going to look at all of those."

Senate Banking Committee Chairman Christopher Dodd, D-Conn., told reporters, "I'm told a number of people who voted 'no' yesterday are having serious second thoughts about it." He added, however, "There's no game plan that's been decided."

Senate Republican Leader Mitch McConnell of Kentucky said it was time for all lawmakers to "act like grown-ups, if you will, and get this done for all of the people." He predicted a bill would pass this week, although the House, not the Senate, is the focus of the dispute.

The House on Monday balked at approving the measure, pilloried in many quarters as a handout to big business. The 228-205 vote sparked the largest sell-off on Wall Street since shortly after the Sept. 11, 2001, terror attacks.

Bush noted that the maximum \$700 billion in the pro-

posed bailout was huge, but was dwarfed by the \$1 trillion in lost wealth that resulted from Monday's stock market plunge.

"Because the government would be purchasing troubled assets and selling them once the market recovers," he said, "it is likely that many of the assets would go up in value over time. Ultimately, we expect that much, if not all, of the tax dollars we invest will be paid back."

"The dramatic drop in the stock market that we saw yesterday will have a direct impact on retirement accounts, pension funds and personal savings of millions of our citizens," Bush said. "And if our nation continues on this course, the economic damage will be painful and lasting."

Some lawmakers reported a shift in constituent calls pouring into their offices. Calls and e-mails were overwhelmingly opposed to the rescue plan before Monday's vote, many offices said. But Monday's stock market dive prompted calls Tuesday from Americans furious about Congress' inaction, some said.

Rep. John Campbell, R-Calif., who voted for the legislation, said, "The calls now are saying, 'I lost 10 percent of my retirement yesterday,'" Campbell said. "The calls I'm getting are thanking me now."

But Joseph Brettell, a spokesman for Rep. Marilyn Musgrave, R-Colo., said calls to her office remain overwhelmingly supportive of her "no" vote.

House Republicans, meanwhile, stopped blaming Monday's outcome on criticisms of the GOP that Speaker Nancy Pelosi, D-Calif., included in her address to the chamber

shortly before the vote. On Monday, House GOP leaders said her partisan remarks caused a dozen Republicans to vote against the bill instead of for it.

Democrats rebuked Republicans for basing a crucial vote on pique instead of conviction, and Republicans dropped the claim Tuesday. Rep. John Shadegg, R-Ariz., told MSNBC he did not base his "no" vote on Pelosi's remarks, adding, "I don't know a single Republican who did."

On Tuesday, Pelosi and Reid wrote to Bush, saying, "We welcome your statement this morning and are committed to working with you and our Republican colleagues to enact a bipartisan bill without further delay."

The rescue package was also Topic A on the presidential campaign trail.

"The first thing I would do is say, 'Let's not call it a bailout. Let's call it a rescue,'" McCain told CNN. He said, "Americans are frightened right now" and political leaders must give them an immediate solution and a longer-term approach to the problem.

Obama issued a statement saying that significantly increasing federal deposit insurance would help small businesses and make the U.S. banking system more secure as well as restore public confidence.

Sen. Hillary Rodham Clinton, who narrowly lost the Democratic nomination to Obama, said the Senate may have to lead the way in passing a rescue package. But other senators seemed inclined to let the House work out its problems first.

The bill's defeat came despite

# Gov. Perry wants \$24 million to fight border crime

By Jay Root  
The Associated Press

AUSTIN - Gov. Rick Perry, saying violent gangs are "spreading like a virus" along the southern border, said Tuesday Texas lawmakers need to spend millions more to beef up law enforcement and fight international smugglers.

Perry said he would ask the state Legislature, which in 2007 approved \$110 million to fight border crime, to provide another \$24 million to hire more police, upgrade law enforcement technology and enhance multi-agency intelligence sharing.

"The most important threat to our state's security is the rise of these ruthless and powerful transnational gangs," Perry said. "They're spreading like a virus, they're recruiting members in our middle schools and high schools, in our prisons. They are ultra-violent gangs."

Perry, a Republican who is seeking re-election in 2010, spoke after accepting a report from the Texas Border Security Council. The panel was created to oversee state border security dollars and make recommendations to the governor.

The council recommended expanding border security operations to inspect vehicles and people going into Mexico from Texas in order to stop the illegal shipments of weapons, cash and vehicles. It also called for enhanced technology to enable better information sharing

among law enforcement officials and said the state should consider adding K-9 units at ports of entry.

The report recommends maintaining and possibly expanding funding for intelligence centers, patrol boats and vehicles, video surveillance and police overtime pay. Some border-area officials have complained that deputies are burned out from pulling extra shifts, but Perry said he'll also seek money to hire more officers.

In addition to the \$24 million, the governor said he'll ask the Legislature to give law enforcement better gang fighting tools and expand gang prevention efforts.

"We'll bring massive pressure to bear on the leadership structure of these gangs and we'll grind them down, one tip at a time, one piece of information at a time, one conspiracy conviction at a time, one gang at a time," he said.

The 88-page report, and Perry, offered up criticism of the federal government. The council said Washington had failed to provide sufficient funding and staff to prevent smuggling and had also failed to ensure the "secure and efficient movement of people and commodities to and from Mexico."

Perry offered a more blunt assessment: "We've been asking Washington D.C. to help us on border security for years now and they basically have done nothing."

## MAJOR from page 1

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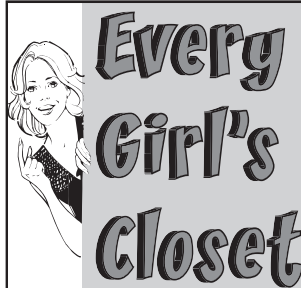
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