AP impact: U.S. eased loan rules despite warnings

Matt Apuzzo
ASSOCIATED PRESS

WASHINGTON — The Bush administration backed off proposed crackdowns on no-money-down, interest-only mortgages years before the economy collapsed, buckling to pressure from some of the same banks that have now failed. It ignored remarkably prescient warnings that forecast the financial meltdown, according to an Associated Press review of regulatory documents.

"Expect fallout, expect foreclosures, expect horror stories," California mortgage lender Paris Welch wrote to U.S. regulators in January 2006, about one year before the housing implosion cost her a job.

Bowing to aggressive lobbying — along with assurances from banks that the troubled mortgages were OK — regulators delayed action for nearly one year. By the time new rules were released late in 2006, the toughest of the proposed provisions were gone and the meltdown was under way.

"These mortgages have been considered more safe and sound for portfolio lenders than many fixed rate mortgages," David Schneider, home loan president of Washington Mutual, told federal regulators in early 2006. Two years later, WaMu became the largest bank failure in U.S. history.

The administration's blind eye to the impending crisis is emblematic of a philosophy that trusted market forces and discounted the need for government intervention in the economy. Its belief ironically has ushered in the most massive mortgage crisis they insisted would never come. Many executives remain in high-paying jobs, even after their assurances were proved false.

In 2005, faced with ominous signs the housing market was in jeopardy, bank regulators proposed new guidelines for banks writing risky loans. Today, in the midst of the worst housing recession in a generation, the proposal reads like a list of what-if:

— Regulators told bankers exotic mortgages were often inappropriate for buyers with bad credit.

— Banks would have been required to increase offers to verify that buyers actually had jobs and could afford houses.

— Regulators proposed a cap on risky mortgages so a string of defaults wouldn't be crippling.

— Banks that bundled and sold mortgages were told to be sure investors knew exactly what they were buying.

— Regulators urged banks to help buyers make responsible decisions and clearly advise them that interest rates might skyrocket and huge payments might be due sooner than expected.

see Loan, page 3

Poly freshman dead after party

MUSTANG DAILY STAFF REPORT

A Cal Poly freshman died Tuesday morning after being found unresponsive in a local home. He had spent the night at the residency after attending a Sigma Alpha Epsilon (SAE) fraternity party there Monday night, according to a Cal Poly press release.

After discovering him unresponsive at approximately 6 a.m., residents attempted to perform CPR before calling 911.

The student, Carson Starkey, was an 18-year-old architectural engineering freshman and pledge of the fraternity. Cal Poly has since suspended SAE's charter.

"When a tragedy like this happens, the normal practice with our university is to suspend the organization pending further results of investigation," said Ken Barlow, Cal Poly's director of Student Life and Leadership.

He added that that national organization of SAE also suspended the chapter.

The cause of death is currently unknown. An autopsy will be performed Thursday as well as a toxicology report to see if drugs or alcohol was a factor in Starkey's death, according to University Police Department Captain Bill Watson.

Watson added that the police were investigating whether the party he attended was part of a fraternity pledge event.

"We're taking this one step at a time," said Anton DeLeon, incoming president of Cal Poly's Interfraternity Council and a business administration senior. "It's definitely a tragic situation; action will be taken."

The president of Cal Poly Sigma Alpha Epsilon declined to comment and calls to SAE nationals were unanswered at press time.

City Council debates future of Mitchell Park

The future of Mitchell Park was debated last night at the San Luis Obispo City Council meeting. More than 60 students and community members showed up and 20 people spoke during the meeting to share their views on the proposal, which would pave over part of the downtown park to create space for a parking lot for the nearby senior center.

The full story will be in Thursday's edition of the Mustang Daily.

TODAY’S WEATHER

Partly cloudy
High 70/Low 46

ARTS

Javon Johnson
leads this month's Another Type of Groove tonight.

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SPORTS

Trae Clark leads the Cal Poly men's basketball team.

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ONLINE

Go online to read the Mustang Daily blog and find out what our editors and reporters are thinking.

mustangdaily.net

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Gates: Military looks to accelerate Iraq pullout

WASHINGTON — Defense Secretary Robert Gates signaled a willingness Tuesday to forge ahead with two key priorities for the incoming Obama administration: accelerating the U.S. withdrawal from Iraq and shutting down the Guantanamo Bay detention center.

As the only Republican Cabinet member asked to stay on by President-elect Barack Obama, Gates told reporters that military commanders are looking at ways to more quickly pull troops out of Iraq in light of the 16-month timetable that was a centerpiece of the Democrat's campaign.

He also said it will be a high priority to work with the new Congress on legislation that will enable the U.S. to close the detention center at the U.S. naval base in Cuba, where about 250 terrorism suspects are still being held.

In a blunt and occasionally personal briefing, Gates acknowledged his unique position in the new Democratic administration — a job he said he did not want or seek but felt he could not turn down.

"I guess I would say that I was engaged in my own form of strategic deterrence," said Gates, who for the past two years has talked only of his desire to return home to Washington state. "It was my hope that if I made enough noise about how much I did not want to stay here and how much I wanted to go back to the Northwest that I wouldn't have to worry about the question ever being asked."

But Obama asked, and Gates said there was no way he could say no. And while there has been much speculation that his tenure might be somewhat short, in an effort to ease the transition during wartime, Gates said his agreement to stay on at the Pentagon is "open-ended" and that there is no timeline for his departure.

"I have no intention of being a caretaker secretary," Gates said.

Gates, who oversaw the buildup of forces in Iraq in 2005-2007, made it clear that he is comfortable and even impressed with Obama's commitment to the military and said he is "less concerned" about the 16-month Iraq withdrawal timetable. Although he has repeatedly insisted that any drawdown in Iraq must be based on security conditions there, Gates noted that Obama has said he will listen to his commanders and pull forces out responsibly.

"I was impressed by his reaching out to Adm. Mullen to come sit down and talk with him," said Gates, referring to Adm. see Gates, page 3

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Loan

continued from page 1

Those proposals all were stripped from the final rules. None required congressional approval or the president's signature.

"In hindsight, it was spot on," said Jeffery Broz, former top official at the Office of Comptroller of the Currency, one of the first agencies to raise concerns about risky lending.

Federal regulators were especially concerned about mortgages known as "option ARMs" that allow borrowers to make payments so low that mortgage debt actually increases every month. But banking executives accused the government of overreacting.

Bankers said such loans might be risky when approved with no money down or without ensuring buyers have jobs but such risk could be managed without government intervention.

"An open market will mean that different institutions will develop different methodologies for achieving this goal," Joseph Polizotti, counsel to now-bankrupt Lehman Brothers, told U.S. regulators in a March 2006.

Countrywide Financial Corp., at the time the nation's largest mortgage lender, said the proposal "appears excessive and will inhibit future innovation in the marketplace," said Mary Jane Sexbach, managing director of public affairs.

One of the most contested rules said that before banks purchase mortgages from brokers, they should verify the process to ensure buyers could afford their homes. Some bankers now blame much of the housing bust on brokers who wrote fraudulent, predatory loans. But in 2006, banks said they shouldn't have to double-check the brokers.

"It is not our role to be the regulator for the third-party lenders," wrote Ruthann Melbourne, chief risk officer of IndyMac Bank.

California-based IndyMac also criticized regulators for not recognizing the track record of interest-only loans and option ARMs, which accounted for 70 percent of IndyMac's 2005 mortgage portfolio. This summer, the government seized IndyMac and will pay an estimated $5 billion to ensure customers don't lose their deposits.

Last week, Downing Savings joined the growing list of failed banks. The problem: About 52 percent of its mortgage portfolio was tied up in risky option ARMs, which in 2006 Downing missed the warning signs.

To conclude that "nontraditional" equates to higher risk does not appropriately balance risk and compensating factors of these products," said Lillian Giwin, the bank's chief credit officer.

At least some regulators didn't buy it. The comptroller of the currency, John C. Dugan, was among the first to sound the alarm in mid-2005. Speaking to a consumer advocacy group, Dugan painted a troublesome picture of option-ARM lending.

Many buyers, particularly those with bad credit, would soon be unable to afford their payments, he said. And if housing prices declined, homeowners wouldn't even be able to sell their way out of the mess.

It sounded simple, but "people kind of looked at us regulators as old-fashioned," the agency's former deputy comptroller.

Diane Casey-Landry, of the American Bankers Association, and the industry's other seem-increasing in the market, said it would prohibit detainees from seeking asylum in the U.S. if they are released from the detention facility.

"It really didn't," said Gates. "You know, the president-elect will be the eighth president I've worked for. And all I can say is I look forward to it."

On Guantanamo, Gates said it will take a joint effort with Congress to shut it down. He did not provide details of any suggested legislation but said it would prohibit detainees from seeking asylum in the U.S. if they are released from the detention facility.

In other comments, Gates said that while he is staying on, he still expects that the bulk of the political appointees at the Pentagon to leave as is traditional during a change of administration. One of those, Deputy Defense Secretary Gordon England, said Tuesday that he will be leaving.

Standing alongside Obama and his intended secretary of state, Sen. Hillary Rodham Clinton, Gates said "we want to make sure customers don't lose their deposits."

"We expect to see a huge increase in defaults, delinquencies and foreclosures as a result of the over selling of these products," Stein, the associate director of the California Reinvestment Coalition, wrote to regulators in 2006. The group advocates on housing and banking issues for low-income and minority residents.

The government's banking agencies spent nearly a year debating the rules, which required unanimous agreement among the Federal Deposit Insurance Corp., Federal Reserve, and the Office of Thrift Supervision — agencies that sometimes don't agree.

The Fed, for instance, was reluctant under Alan Greenspan to heavily regulate lending. Similarly, the Office of Thrift Supervision, an arm of the Treasury Department that regulated many in the subprime mortgage market, worried that restricting certain mortgages would hurt banks and consumers.

Grovette Gardner, OTS managing director for corporate and international activities, said the 2005 proposal "attempted to send an alarm bell that these products are bad." After hearing from banks, she said, regulators were persuaded that the loans themselves were not problematic as long as banks managed the risk. She disputes the notion that the rules were weakened.

Marc Savitt, president of the National Association of Mortgage Brokers, said regulators were afraid of stopping a good thing.

"If it seems to be working, if it's not broken don't fix it, if everybody's making money, then the good times are rolling and nobody wants to be the one guy to put the brakes on," he said.

In the past year, with Congress scrambling to stanch the bleeding in the financial industry, regulators have tightened rules on risky mortgages. Congress is considering further tightening, including some of the same proposals abandoned years ago.

Gates

continued from page 2

Mike Mullen, chairman of the Joint Chiefs of Staff. "And he has made clear that he wants to talk to leaders, not just military leaders, but political leaders and the chiefs and the commanders."

The situation in Iraq has changed, he said, particularly the security agreement with the Iraqis that calls for U.S. troops to be out of the cities by next June 30 and out of the country by July 1.

"Commanders are already looking at what the implications of that are in terms of the potential for accelerating the drawdowns and in terms of how we meet our obligations to the Iraqis," Gates said. "Nobody wants to put at risk the gains that have been achieved with so much sacrifice on the part of our soldiers and the Iraqis at this point."

Gates also provided a glimpse into his recruitment to join the Obama administration, saying he and the president-elect met when the Democrat came to Washington on the election to meet with President Bush.

In a clandestine move, reminiscent of Gates' former job as director of central intelligence, two men met that fire station at Reagan National Airport. "They pulled the trucks out so that our cars could go in," he quipped.

Gates also cleared up confusion about the new administration's abortion policy.

During his tenure at the CIA, he said, he thought he should be able to stand up and not register with a political party. But, he added, "I consider myself a Republican."

Still, it did feel a bit strange to be standing alongside Obama and his intended secretary of state, Sen. Hillary Rodham Clinton. "It really didn't," said Gates. "You know, the president-elect will be the eighth president I've worked for. And all I can say is I look forward to it."

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Including: figurines, ornaments, gift wrap, boxed cards, plates & mugs, stuffed animals, and toys!

All art, office, and student supplies

*Excludes: computer department, textbooks, photo department, special orders, magazines, rainbow sandals, food, health & beauty, graduation caps, gowns and tickets.
The divorce rate among soldiers and marines increased last year as military marriages suffered continuing stress from America’s two ongoing wars.

There were an estimated 18,200 failed marriages in the active duty Army and 3,077 among Marines, according to figures obtained by the Associated Press for the budget year ended Sept. 30.

That’s a divorce rate of 3.5 percent among more than 287,000 married troops in the Army, up from 3.3 percent in the previous fiscal year, according to Defense Department figures.

“With increasing demands placed on military families and soldiers — including frequent deployments and relocations — intimate relationships are tested,” said Army spokesman Paul Boyce.

The new data shows 3.7 percent of more than 84,000 married Marines divorced in fiscal year 2008, up from 3.4 percent in 2007. The Marine Corps called the increase statistically invalid and said officials would need to examine them further.

“That said, Marine Corps leadership is keenly aware of the burden military families carry in a time of war,” said Col. Dave Lapan, a spokesman for the commandant on duty, by phone. “We are paying serious attention to the strain.”

While not sure and family groups question whether Pentagon figures are too low, saying they do not take into account the number of marriages broken after leaving the service. The groups are unable to offer other estimates.

“Divorce rates are up — no doubt about it — a kind of predictable repercussion of this pace of operations,” Paul Busskirkoff of the Iraq and Afghanistan Veterans of America said in a recent interview.

“And that’s not even taking into account the number of marriages that are strained but still holding together.”

But defense officials say they are holding divorces down below what they might otherwise be with a myriad of efforts in recent years to support couples enduring unprecedented separations and other hardships because of the wars in Iraq and Afghanistan.

The long and repeated deployments required of many troops have been widely blamed for unprecedented stress on military marriages. Spouses at home must manage families and households without their partner. The strain also increases the risk of higher suicide rates and more mental health problems among troops.

The Marines and soldiers have been the bulk of the land force fighting the two wars.

The divorce rate stayed at 3.5 percent this year for the Air Force and went down slightly to 3.3 percent for the Navy.

Women in the military usually suffer a rate of 8.5 percent of marriages than men and that trend held true again last year. Army women divorced at a rate of 9.2 percent, compared to 3.3 percent of the married men.

There is no comparable system for tracking civilian divorces. The Centers for Disease Control and Prevention said the divorce rate for the general population was 3.6 per 1,000 people in 2005 — the most recent statistics immediately available; that was the lowest rate since 1970.

The per capita divorce rate is different from a second method of calculation — the percentage of marriages that eventually will end in divorce or separation. The CDC said that year that 43 percent of all first marriages end in divorce within 10 years.

The military numbers also do not speak to troubled but intact marriages. In mental health surveys taken in Iraq, some 15 percent of troops have said they intended to divorce when they got home.

All the services have started programs to help couples weather wartime stresses.

“Military families continue to stand behind their soldiers and help those in need,” Boyce said, noting that 38 percent of soldiers in today’s Army are married. “America is now in the third-longest war in its history. This is the extended front conflict since the Revolution fought with an all-volunteer Army.”

Military programs aimed at helping couples include the Marine chaplains’ Strong Bonds, which helps single-soldiers choose states wisely and build lifelong relationships; couples a course, and a family course that trains couples with children to stay close and report well.

Officials also have worked to improve the quality of life for families by funding various programs and services such as health care, better schools, youth services and child care.

The Marine has offered workshops to help couples manage conflict, solve problems and communicate better. The Navy started a similar program, using weekend retreats for couples.

Tops also get mental-health training in a program called Battle mind that teaches about common problems to expect at home as they adjust to domestic life.

President Richard M. Nixon, eight, walks with Melvin Laird in 1973. Documents released Tuesday show Nixon’s operatives dish on critics with just how much the Nixon White House struggled with growing public unrest over the war in Vietnam.

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President Richard M. Nixon, eight, walks with Melvin Laird in 1973. Documents released Tuesday show Nixon’s operatives dish on critics with just how much the Nixon White House struggled with growing public unrest over the war in Vietnam.
WORD ON THE STREET

"Will there be a difference between Hillary Clinton and Condozeza Rice as Secretary of State?"

"Yes, she would do a better job because I don't think that Rice cared about what people thought about how she did her job."

-Stephen Albertolle, biology resource and engineering sophomore

-"I think she will be more open-minded that Condozeza."

-Josh Plotner, landscape architecture junior

In this issue:

SAN LUIS OBISPO, Calif. (AP) - An Oceano man charged with trying to murder a police officer was acquitted of all charges after a jury said it could not reach a verdict. The jury deliberated for more than a day before reaching its decision. The man was one of two people arrested following an incident in which a police officer was shot.

PHILADELPHIA (AP) - President-elect Barack Obama has ordered a commission to prepare an economic plan "to solve this crisis and ease the burden on our families," and he said government officials would work with his partners in creating a reconstruction rebuilding strategy.

"This administration cannot afford to delay in getting you the help that we need," Obama said as he met with the cabinet secretaries of most states and sought to rally them to support for an economic stimulus.

The president-elect has set a "clear timetable of saving or creating 2.5 million jobs to boost the economy, which experts say has been in recession for the past year."

CHICAGO (AP) - Jenniffer Hudson's brother-in-law was charged with murder Tuesday in the shooting deaths of three of the actress's family members, including the 7-year-old son of his estranged wife.

Baltimore had been in custody since Oct. 24, when the bodies of Hudson's mother, Darrell Henderson, and her two sons, Jason and Jordan, were discovered in their South Side home. The body of Hudson's King, Baltimore's stepson and Hudson's nephew, was found in a sport utility vehicle three days later.

The documents suggest, as aides looked for ways to take on unfriendly organizations and people, that White House staff assistant John R. Hinckley III appealed for one item in a "revised Congressional and columnar attack on the question of whether the Latin American Coalition's tax exempt status.

Patrick Buchanan, a special assistant and top conservative commentator, wrote to Nixon's top aide and the attorney general that the time was now for McGovern as the him for the Democratic nomination.

"From an excellent source in Alabama comes word Governor Wallace is getting psychoitic that he has serious marital problems and that he is not what he used to be," Buchanan wrote in January 1972. He said this could affect "just how much of an embroglio he can create at the Miami Beach convention."

Wallace was shot in May while campaigning in Maryland and spoke at the Democratic's Miami convention from his wheelchair. "Also in Buchanan's files was a letter to Nixon's secretary, Rose Mary Woods, from St. Louis supporter William Krapf, telling Nixon that McGovern's running mate was "out of touch" with that St. Louis mental institution and "was suffering from acute alcoholism. He still has a disability syndrome."

"I can be his body by it," the letter also addressed allegations about Eagle's marriage.

Inside the administration, even the government's statistician did not escape political scrutiny. The knock against him, he was accused of "illegible numbers" and "a very poor administration," even "secretary after a recent election, Buchanan proposed a "heathenizing" of insufficiently local employees.

The United Nations expressed concern Tuesday about overcrowding "in one case, 123 men crammed into a 540-square-foot cell — about the size of a one-bedroom apartment."

"If you are concerned over treatment of Iraqi detainees," Kim Gansel, an intern at the United Nations, said at a news conference.

The United Nations expressed concern Tuesday about overcrowding and "grave human rights violations" of detainees in Iraqi custody — in one case, 123 men crammed into a 540-square-foot cell — about the size of a one-bedroom apartment.

The warming comes as the U.S. prepares to turn over control to the Iraqis of thousands of security detainees in its custody under a new security pact that would end the U.S. mission here by 2012. The pact, approved last week by Iraq's parliament, calls for American forces to transfer all detainees believed to be a major threat and to release the rest in "a safe and orderly manner."

But as overall violence declines in the country, the U.N.'s 13th report on the human rights situation in Iraq can doubt whether the Iraqis will be ready to take custody of more detainees properly.

"There is no secret that the Iraqis are overcrowded and frankly not in very good conditions," U.N. spokesman Mistova said at a news conference where the report was released. He cited concern on whether a detention facility in which 123 detainees were crammed into a 540-square-foot cell — about the size of a studio apartment. "That's obviously something that cannot be sustained," he said.
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Vote for your favorite in each category. The results will be published in our Best For Cal Poly Edition in February.
Another Type of Groove (ATOG) will continue its promotion of the spoken word Dec. 3rd, bringing champion poet Jaron Johnson to the Chumash Auditorium.

Johnson's poetry bridges hip-hop and rap traditions with a subject matter of education and literary activism. "I first saw him doing 'Elementary' on HBO and I was really impressed," said Josué Urrutia, a coordinator at the Cal Poly Multicultural Center. "He's definitely got a social consciousness and most of it has to do with changing society."

A native to South Central Los Angeles, Johnson has competed five times with a team representing the city in the National Poetry Slam. At the same time he earned a Bachelor's and Master's degrees in communications studies. He is currently working on a doctorate in Performance Studies at Northwestern University.

As the last speaker in the series this year, his message of deconstructing, "practices that promote foundations of inequality" reinforces the Cal Poly Multi-Cultural Center's purpose in bringing the poets to campus.

"We bring in a variety of regional, professional poets that have won national titles or featured on HBO's Def Jam. They're not just a student that's coming up, but they've had some professional experience," said Michela Gonzales, a diversity advocate with the Multi-Cultural Center.

Besides the main attraction, there will also be time for open mic presentations. With the show split into two main features, approximately 16 student performers are expected share their work.

"One of the things we try to do is coordinate ATOG with cultural heritage months; for example February was Black History Month so we featured African-Americans and in March we had female poets, but in December we only have one week of school so we just looked for someone with a compatible schedule and budget," Gonzales said.

"Our budget is a big issue," Urrutia said. "It's part of the reason we look for local poets, but he was already going to be in town this week so it really worked out."

Featured poets such as Johnson or November's Random Abaldeze have given the student community a chance to see what others have done and how they have created their own style.

"It all started here because of an interest in the spoken word and that seems to have grown," Gonzales said. "It just gives people a chance to get up and say something in front of a crowd."
If you are a man, you are not a woman. If you are on the high road, you are not on the low road. If you are planning on long and passionate, it won't be short and dirty. If you want sex all the time, you probably aren't craving sex less often. I hate to break it to you, but it's rather difficult to be two things at one time, which is why compromise is so important.

Sources say that men think about sex every seven seconds... or five seconds... or 30 seconds... or two hours. Pretty much no one can agree on how often sex comes up (get it? I made a pun) in a man's mind, or a woman's mind for that matter. So entirely unofficially, because all the sources differ, I'm just putting it out there that from what my sources tell me, men think about sex all the time. Not only that, they want sex all the time.

And who could blame them right? Sex is great! But, statistically speaking, we females are leaving our male counterparts high and dry. An article in “Psychology Today,” entitled “Five Shocking Stats About Men and Sex,” reports that, in fact, women do appear to want sex less often than men. They found that women who are in relationships tend to have lower libidos while the libido of their male partner remains constant. Some of this is biological, in the sense that sexually a male can be more easily aroused, while a woman often takes longer to become fully aroused.

I'm not saying that you should go around humping everything that moves whenever you feel like it, and I'm definitely not suggesting lowered libidos, but I am saying that with two entirely different people, a little compromising is important. A couple consisting of a man who always wants sex and a woman who doesn't probably won't last as long as a couple with a woman who enjoys sex more often and a man who can occasionally handle holding himself back. Figure out what another person wants from you and decide (preferably beforehand) if you would be willing to give in, or if you are going to put your foot down and leave your partner on. If she wants to stay in with you one night, stay in. If he wants to see an action movie for once in your dating life, then go. Without complaint.

Relationships take sacrifice to keep both partners happy, but make sure the sacrifice is equal on both sides. Don't use sex as a bargaining tool to get what you want, because not only should that make you seem like a tool; it would also slowly drain the fun out of those spontaneous, passionate moments.

It saddens me to say that this will be the last time that we will be meeting. I don't think before the holidays, with me all exposed where you could do what you please with me. But I thank you for putting up with all of my lame jokes, sexual innuendoes and calls to the porn of your conservative box in order to embrace your sexuality. I hope that you are able to gain something from this week, whether it be tips, fun advice or the idea that sex can be something that you can talk about with your friends, open something to (literally or figuratively), and not be so scared.

My gift to you all is some fun facts to leave you with as conversation starters with your family and friends: to prove you have learned something at college this quarter:

— For every “normal” Web page, there are five porn pages
— Ifyphallopophobia is a morbid fear of sex, thinking about or having an erect penis
— There are men in Guam whose job it is to marry the countryside and deflower the young virgin who pays them for the privilege of having sex for the first time
— The average person will spend two weeks of his or her life kissing
— In Hong Kong, it is legal for a woman to kill her husband after he's had an affair, but only if she uses just her bare hands
— Dolphins and Bonobos monkeys are the only other species to have sex for pleasure
— Have a very happy holiday and I wish you the best of luck on your finals. If you ever need a study break, remember that sex boosts your adrenaline, so take some time to study anatomy (even if your test is in psychology). Stay safe and here's to an extremely sexually liber­ated 2009!

Melissa Norman is a psychology senior and Mustang Daily sex columnist. You can contact her at cplevturethensheets@gmail.com.

**New Releases**

**New DVDs:**

- "Chronicles of Narnia - Prince Caspian" starring Ben Barnes, Georgie Henley, Skandar Keynes, William Mosley and Anna Popplewell
- "Day the Earth Stood Still" starring Michael Rennie and Patricia Lock Martin
- "Step Brothers" starring Will Ferrell, John C. Reilly, Richard Jenkins and Mary Steenburgen

**New Books:**

- "The Tales of Beedle the Bard" by J.K. Rowling
- "Freedom" by Akin
- "Point of It All" by Anthony Hamilton
- "Sugar" by Neil Young
- "Mountsin Live at Canterbury" by Mountain
- "Live from Chicago" by Panic at the Disco
- "Singles Collection" by Queen
- "Emeritus" by Snoop Dogg
- "Sex Pistole Outsider and Outlaw" by Sex Pistols

**New Music:**

- "F.B. I. (Tour Edition)" by Kylie Minogue
- "Sugar" by Neil Young
- "Emeritus" by Snoop Dogg
- "Sex Pistole Outsider and Outlaw" by Sex Pistols

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Classic holiday stories inspire during tough times

Leanne Italie

Hand times have you down this holiday season? Take a trip to the library for some inspiration from measured stories of Christmas past.

The mortgage meltdowns, job squelches and clash between rich and poor evoke long-popular holiday tales with ghostly clarity, offering messages of hope, faith and tenacity during an intensely uncertain year, says William J. Palmer, an English professor and Charles Dickens expert at Purdue University.

"The real reason that readers have always returned to 'A Christmas Carol' year after year since the 1840s is that it provides a way of reimagining the spirit of Christmas that everyone wants to feel during this season, no matter how hard the times or how bleak the economic outlook," he said.

Dusty old stories mingled with more contemporary fare can touch all generations with the promise of better days ahead, says Brandon Mendelson, 23, a senior history major in history at the University of Albany in New York.

"This is how we as Americans feel in light of the recession," he said. "For my generation, at least, Gen Y, we have never in our lives encountered a situation like this. We have a belief, despite evidence to the contrary, that this situation will end soon and improve for everyone. It may be childlike innocence, but we know it to be true."

A sampler of Christmas tales through the ages:

"A Christmas Carol" by Charles Dickens, 1843.

The Tale: Ebenzer Scrooge is so consumed by greed and downright meanness that he's visited by three spirits looking for his soul. Scrooge is so consumed by greed and downright meanness that he's visited by three spirits looking for his soul. Scrooge is so consumed by greed and downright meanness that he's visited by three spirits looking for his soul.

Lesson: It's never too late to make amends and let charity into your heart.

Notes: Based on "The Greatest Gift," a short story by Philip Van Doren Stern, the movie is among the most popular of all time. But it was a box office bust and fizzled at the Oscars. Some considered it communist propaganda with its indictment of the monied class and the spread-the-wealth zeal of the 1930s.


The Tale: A 7-year-old Virginia O'Hanlon begs for some Santa (dans truth. Her father in a coroner's assist. int who grew up to be a school teacher. She died in 1972 at 82.

Lesson: A person's real worth can be measured in family, friends and selfless service.

Notes: The story was hugely popular when released for Christmas, with an unending look at social injustice and gaping class disparity. By some accounts, young Dickens wrote it to pay off a debt, but high production costs cut into his profits.

"Yes, Virginia, there is a Santa Claus," unsigned editorial in The Sun of New York, 1897.

The Tale: 8-year-old Virginia O'Hanlon begs for some Santa Claus truth. She follows her papa's advice to consult The Sun, not wanting to believe her "little friends" that St. Nick is a fraud. The newspaper's response in part: "Yes, Virginia, there is a Santa Claus."

Lesson: A little faith in the unseen can go a long way.

Notes: Written by a Sun staffer who observed the Civil War Francis P. Church, this bit of holiday history has been reprinted in dozens of languages. The real Virginia was the daughter of a coroner's assistant who grew up to be a school teacher. She died in 1972 at 82.

"The Gift of the Magi" by O. Henry, 1906.

The Tale: Jim and Della Young are in love, but they've hit hard times and can barely pay their $8-a-week rent. For Christmas, she sells her precious knee-length hair to buy him a half chain for his cherished gold pocket watch, but he sells the watch to surprise her with two fancy hair combs.

Lesson: The greatest love may require painful sacrifice.

Notes: This short story inspired an episode of "The Simpsons," a place in Steve Martin's "Cruel Shoes" and a song from the band Squirrel Nut Zippers that goes like this: "Though we've parted away our only pleasures, I see in your eyes, your great love for me."

"It's a Wonderful Life," directed by Frank Capra, 1946.

The Tale: Boast in bad luck, a buck run and shattered dreams, George Bailey (James Stewart) is about to jump off a bridge on Christmas Eve shortly after World War II. But a guardian angel in training, Clarence, grants George's wish that he had never been born. He reveals George's accomplishments and earns himself some wings to best.

Lesson: A person's real worth can be measured in family, friends and selfless service.

Notes: Based on "The Greatest Gift," a short story by Philip Van Doren Stern, the movie is among the most popular of all time. But it was a box office bust and fizzled at the Oscars. Some considered it communist propaganda with its indictment of the monied class and the spread-the-wealth zeal of the Building and Loan.

"A Christmas Memory" by Truman Capote, 1956.

The Tale: It's fruitcake weather! A 7-year-old Buddy's childlike, 60-something cousin declares after he was dumped on relatives in the rural South of the 1930s. Poor and irreplaceable, Buddy and Sook bake for the South of the 1930s. Poor and irreplaceable, Buddy and Sook bake for the South of the 1930s.

Lesson: Friendship can offer hope and joy amid bruising poverty and social solutions.

Notes: The semi-autobiographical short story was first published in Mademoiselle. A young Capote wrote it before "In Cold Blood" propitiated him to societal status. A teleplay in 1966 starred Geraldine Page as Sook. In 1997, Patty Duke had the role in a Hallmark TV special.

Continued on page 11

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SP: ROCK OF THE LOST BATTALION #2 (OF 6)
SUPERMAN SUPERGIRL #3 (OF 6)

IMAGE:

ATTOUNG WOLF-MAN #10
DARKNESS #72
I HATE GALLANT GIRL #2 (OF 6)
JINGLE BELL SANTA CLAUSE VS FRANKENSTEIN SWORD #13
YOUNGBLOOD #6

MARVEL:

AMAZING SPIDER-MAN #679
CABLE #9
ETERNALS #6
IMMORTAL IRON FIST #20
MOON KNIGHT SILENT KNIGHT #1
NEW AVENGERS #47
SECRET INVASION #8 (OF 8)
SECRET INVASION FRONT LINE #6 (OF 6)

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“How the Grinch Stole Christmas!” by Dr. Seuss, 1957.

The Tale: A furry grouch of a creature lives north of Whoville and makes his way down Mount Crumpit to end infernal Christmas. He steals the gifts and trimmings of the kind and gentle Whos. But it doesn’t work. Christmas arrives despite his plundering. The Grinch’s heart “two sizes too small” grows large after he meets sweet-faced little Cindy-Lou and hears the Whos singing. He returns the loot and makes new friends.

Lesson: Being together on a special day is more important than how you celebrate it.

Notes: Chuck Jones made an animated TV special in 1966 and turned the Grinch green. Jim Carrey took it live-action in 2000. Seuss has the Grinch conclude; “Maybe Christmas, he thought, doesn’t come from a store. .Maybe Christmas, perhaps, means a little bit more!”


The Tale: Reliably depressed Charlie Brown complains about the commercial corruption of Christmas as he tries to organize a Nativity play. He gets a tongue-lashing from Lucy and the gang over the puny tree he chooses as a stage set. Inspired by a reading from Linus from the Gospel of Luke heralding the birth of Christ and urging peace on Earth, the other kids learn to love the little tree as much as Charlie Brown does.

Lesson: Have the courage to stand up for those in need.

Notes: Linus says it best as he props up the overburdened tree with his precious blanket: "I never thought it was such a bad little tree. It’s not bad at all, really. Maybe it just needs a little love.”
Parents coddle rather than teaching self-reliance

By Cyndi Waite

Several months ago, a New York mom taught her 9-year-old son how to take the subway home alone. Instead of being applauded for teaching her child survival skills and independence, she faced intense criticism and condemnation from parents across America.

Not surprisingly — and as statistics show — Izzy, the 9-year-old, arrived home after 45 minutes without so much as a scrape. Much to the astonishment of overprotective parents everywhere, nobody attacked, robbed, raped or even pushed young Izzy around. But still, American parents were far too demanding.

"Izzy's story exposes a problematic trend in our society to raise children as if they were fine chinos, instead of future leaders and importantly, adults.

"The problem with this everything-is-dreadful outlook is that over-protectionism is a danger in and of itself," Skerry said in her New York Sun column chronicling the story. "A child who thinks he can do anything on his own eventually can't." "We live in a culture that expects people to stay well within the next stage when responding to Skenazy's story. People coddle rather than teaching self-reliance."

User comments

The Mustang Daily is a free newspaper. However, the removal of more than one copy of the paper per day is subject to a cost of 50 cents per issue.
Some abusing welfare system, should be tested

Blake Hassenmiller

The end of the term is quickly approaching, and for some that means graduation. It’s finally time to get out of here, get a job and start making some money.

There are a number of things that come with having a job. Most likely you will first have to pass a drug test. Without a doubt you will have to pay taxes. These taxes will go toward a variety of different causes, one of which is welfare. In 2007, the federal government alone spent $252 billion taxpayer dollars on welfare payments and government assistance.

This includes things like retirement and disability insurance, unemployment compensation, housing assistance, food stamps and other food and nutrition assistance, direct monetary payments and tax credit programs for the poor. This is in addition to the welfare programs enacted by each state.

You probably have heard a variety of things about the types of people this assistance is going toward.

Many people claim that every person on welfare is a lazy, good-for-nothing moocher who is just looking for a handout with which to buy his next bottle of vodka.

On the other hand, others claim that nobody would ever do something like that and the welfare rolls are filled only with good, honest people who are just down on their luck because of circumstances completely out of their control.

Though it would be idiotic to believe that everyone on welfare is taking advantage of the system, it would be even dumber to believe that nobody is.

The problem is, our government is not capable of distinguishing between the deserving and the undeserving.

One solution would be to eliminate welfare entirely. This would place the burden of assisting the poor completely on churches and private charities. There would be serious advantages to this.

For example, smaller organizations don’t typically hand out money to just anyone. They are far more diligent in the use of their limited resources. The government, on the other hand, feels it has unlimited resources because of its ability to steal from the taxpayer.

Churches and private charities also tend to be much more efficient in their spending. The bureaucratic costs of the government typically make it less than 50 percent efficient in redistributing wealth. In fact, economist Thomas Sowell estimates welfare efficiency to be around 30 percent. This means that when you pay a dollar toward welfare, well over half of that dollar is your money for welfare, why shouldn’t someone have to pass a drug test to receive it?

The average food stamp recipient costs us about $1,500 per year. The average EITC (Earned Income Tax Credit) payment costs us about $7,200 per year. The average household living in public housing costs us about $3,500 per year. The average household living in public housing costs us about $3,500 per year. (statistics from IRS, USDA and Department of Housing and Urban Development, respectively).

These three programs make up about a third of the $252 billion the federal government spends on welfare and public assistance each year. There are also statewide welfare programs that further add to the amount of spending. A basic urine-based drug test, on the other hand, costs somewhere around $25, according to Drug and Alcohol Testing Compliance Services. Though there would undoubtedly be bureaucratic costs added to that price under a drug testing program for welfare recipients, it still would not come close to measuring up to the thousands that are spent every year on welfare recipients.

For example, the program could require a drug test to begin receiving welfare payments or government assistance of any sort. If a person failed, he would be ineligible for anywhere between three and six months, at which point he could apply for assistance again.

In the meantime, some current welfare recipients could be chosen to take a randomly selected test, similar to the way many employers do it.

Though this wouldn’t solve the welfare problem, it would at least help to ensure that your hard-earned tax dollars weren’t going toward someone else’s drug habit.
Captain Hook, When No One’s Looking

Across
1 Jerry’s sitcom neighbor
2 Part of C.S.A.
3 Ably
4 Winter hrs. in St. Louis
5 John who played ‘Pal of Tarzan’
6 Meteor shower
7 Lead rote
8 School’s Web activity
9 Band with the World
10 Lake rental, Surf Area
11 Animal’s frail
12 Fork-tailed fliers
13 John who played ‘La D-y Love’
14 Like Felix Unger’s room
15 Capital of 18th Century
16 Like some grins
17 Like Felix Unger’s room
18 Capital of 18th Century
19 Low on the Mohs scale
20 “Bingo!”
21 In romance poetry, a frequent rhyme for June
22 Country bowers
23 Susan of “L.A. Law”
24 Links positions
25 Bundy and Eddie
26 Schönb erg’s composer
27 ‘Whyley’ singer
28 Languishes
29 Suffix with reflex
30 Fought
31 Holley confection
32 Luckful grid
33 Biloxi, Miss.
34 Southeast Asian
35 Online activities
36 Org. in “Michael Collins”
37 Georgian’s flower
38 ‘Break a Leg’
39 Online activities
40 Super___(old game product)
41 ‘Break a Leg’
42 Presenting
43 1969 Three Dog Night
44 Blood drive
45 Schönberg’s composer
46 Glen Bell’s fast-food chain
47 ‘X-brand’
48 Cowboy who rode Champion
49 Initiates cruelly
50 Shade at a swimming pool
51 “Look ___ hands!”
52 It may be minimum
53 ‘Pretty in Pink’
54 One-named Convenience store
55 ‘It’s a Small World’
56 South American artist
57 Al Capp’s Daisy
58 Narrow inlet

Down
1 Play ammo
2 Capital of 18th Century
3 Teachers’ break area
4 Moneymaking
5 1969 Three Dog Night
6 Falcon’s home
7 Lead role
8 Softball’s Web suffix
9 Band with the 1993 hit “Main on the Moon”
10 Lake rental, maybe
11 Animal’s toll
12 Fork-tailed fliers
13 Lady Love’s singer
14 ‘La D-y Love’ singer’s room
15 Computer game set on an island
16 Susan of “L.A. Law”
17 Like Felix Unger’s room
18 Capital of 18th Century
19 Low on the Mohs scale
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GIRLS & SPORTS by Justin Bonas and Andrew Feinerman

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Across 30 Fought 34 Southeast Asian 35 Online activities 37 Org. in “Michael Collins” 38 Georgian’s flower 63 Last team managed by Casey Stengel 64 What subjects and verbs should do

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BSCS

continued from page 16
called "plus-one."

Like the current championship game, it would be played a week after the four BCS bowls. What’s different is that one or both of the slots in the "plus-one" wouldn’t be filled until those games had been decided.

It’s not as democratic as the eight-team playoff that most fans favor and President-elect Barack Obama pushed in separate TV appearances last month. And it would certainly raise a ruckus from any conference that lost its second BCS bowl slot to make room for its teams.

"But the plus-one would go a long way toward plugging the holes in a system that’s leaking credibility," the columnist who replaced it was drawn from a different league.

But the "plus-one" would go a long way toward plugging the holes in a system that’s leaking credibility — like a sieve — and use beats UCDA, all on tap for those games had been decided.

That’s one or both of the slots in the Final Four that doesn’t make it more of the signature programs and almost as many potential conference and almost as many potential conference titles, that most teams will use," Brown said in a statement Sunday.

But not the way it has to be. After saying no to Sheehy’s proposal, and then announcing that stance was nonnegotiable in the new four-year TV deal with ESPN that runs through 2014, the BCS power brokers believed that calls for a playoff would eventually go away.

Just the opposite has happened. More coaches are voicing their unhappiness with the system, and if more of the signature programs like Texas and USC continue to get squeezed, the sparring will only get louder.

"I don’t know any serious fan of college football who has disagreed with me on this," Obama said during an interview on "60 Minutes" two weeks ago. "So I’m going to throw my weight around a little bit."

From the look of things, he won’t be the only one.

Jim Littie is a national sports columnist for The Associated Press.

Basketball

continued from page 16

the play of their frontline, which includes senior forward Megan Harrison (who last week was named the co-Big West Conference Player of the Week and moved into third place on the career scoring list at Cal Poly), Harrison, at 6-foot-1, leads the Mustangs with 14.8 points per game. She’s followed by Kristina Santiago (6-1) at 11, Lisa McBride (6-2) at 10.7, Becky Tratter (6-0) at 8.5 and Abby Bloechel (6-3) at 5.5.

"We present some matchup problems for people," Minnagh said.

The Mustangs are coming off an undefeated run in the Courtyard Marriott San Luis Obispo Holiday Beach Classic, with wins against Missouri-Kansas City and Idaho this past weekend.

The Lions (5-1) defeated Cal Poly 80-64 a year ago, based largely on the 43 points by their freshman Renahy Young and senior forward Amanda DeCoud. While DeCoud graduated, Minnagh said that focusing on the guards is still a key factor to slowing down the Lion attack.

"They’ve got tremendous guard play," Minnagh said. "They’ve got good penetration, which is obviously a concern for me. We want to take care of penetration and keep them off the foul line."

— Scott Shively

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WEDNESDAY, DECEMBER 3RD
WOMEN VS. LOYOLA MARYMOUNT 5 P.M.
MEN VS. UNIVERSITY OF SAN FRANCISCO 7:30 P.M.

MUSTANG SWIMMING INVITATIONAL
FRIDAY BEGINNING AT 10 A.M.
SATURDAY AT 9 A.M.
SINSEheimer POOL, SAN LUIS OBISPO

WOMEN’S BASKETBALL
SUNDAY, DECEMBER 7TH
VS. UNIVERSITY OF SAN FRANCISCO 2:00 P.M.

Admission is FREE for Cal Poly Students for all home Athletic events.
Jim Litke

Cal Poly senior point guard Trae Clark directs the Mustangs offense during the season opener against Arkansas-Little Rock on Nov. 14.

Alisha Assom

He was awarded a Big West Conference Honorable Mention for the second straight year after the 2007-08 season, when he led the Cal Poly mens basketball team in scoring and assists. But what Mustangs point guard Trae Clark most proud of is his ability to not only be an athlete, but a student-athlete.

"It was my goal in life to make sure that I played for a Division I team and get my education paid for," Clark says. Clark says some professors automatically "It's really matured and grown into a good leader," Bromley says. "He stays positive and upbeat. There's always adversity on the court, whether it be an opponent or an official or a teammate. He's learned to fight through that."

Being a "coach on the floor," Clark says, has come naturally for him since his days at Newark Memorial High, where he became a four-time All-Mission Athletic League honoree and an All-American top-25 and Slam and Jam All-Star Game selection.

"I don't ever ask anybody to do anything I wouldn't do or to go hard in something I haven't worked just as hard on," he explains. His teammates agree, and add that Clark's someone they like being around off the court, as well.

"He's a great teammate," says Chaz Thomas, also a senior guard. "Trae is quick, smooth and aggressive. He's a great leader, very team-oriented. He's also a great friend and really fun to hang out with. He's funny and has a lot of charisma."

Senior forward and co-captain Titus Shelby says Clark's experience gives the Mustangs (who lead the conference in turnover margin, at plus-three) total confidence in him as their floor general.

"He's been doing this for years now," Shelton says. "He runs the show. His skill and experience and his knowledge of the game are unmatched by a lot of people in our conference."

— Titus Shelton
Cal Poly senior forward

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Cal Poly senior forward

"Whatever we choose to do, he always worked at it with us," says Clark, 21.

Clark, whose parents drove to all of his home games, credits his two favorite quotes to his dad. "Greatness comes from within," and "The hardest working people are the luckiest people."

"He says he still lives by the words today. "I think we can choose our own destiny," says Clark of the Mustangs. (1-4), who — after more than two weeks of road games — will be at home for four of their next five.

"We're young, so it's going to take six or seven games for us to feel each other out in a game setting. I think we can be as good as we choose to be, as we allow ourselves to be."

BCS should reconsider 'plus-one' game — and fast

Jims Litke

Associated Press

Just about everybody who loves college football hates the Bowl Championship Series.

But the guys who run it don't have to go through the next six weeks, let alone the next six years, watching their brand being kicked around like a rusty can everywhere from the Oval Office down to the corner tavern.

All they have to do is change. A little.

Start by admitting their mistake last spring in shooting down a proposal from outgoing BCS chief Mike Slive that effectively would have allowed for a four-team playoff with a few modifications of the existing system. Then start seriously reconsidering it this week. There's no time like the present and nobody, after all, who loves tweaking things more than they do.

Under threat of a lawsuit from the mid-major conferences, the BCS added a fifth bowl to its postseason roster in 2006, ostensibly to make it easier for small schools to qualify for one of the big-money games as an "at-large" invitee.

What Slive proposed was that whenever the regular season ended the way this one likely will — with three or more deserving contenders and only two dots available in the BCS national championship games — the fifth bowl be used as a so-

Jims Litke

Associated Press

USC head coach Pete Carroll, shown after a 13-9 loss to UCLA on Dec. 2, 2006, has advocated replacing the BCS with a playoff format.

Mustangs continue homestand against LMU

women's basketball

MUSTANG DAILY FILE PHOTO

Cal Poly junior forward Becky Traner, right, shoots during the Mustangs 77-60 win over Idaho at Mont Gym on Saturday.

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SPORTS EDITORS:

MUSTANG DAILY

men's basketball

Clark fearlessly, selflessly leads Cal Poly

BEN ROZAK

MUSTANG DAILY FILE PHOTO

Men's basketball

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