



'Experience won't play a factor in this election, but dedication and determination will.'

Donald Brock, SG presidential candidate

The Gamecock

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FINANCIAL ADVICE

Getting rich the not-so-fast way

There are two types of people in this world: people who are rich and people who make others rich. If I had to hazard a guess, most people reading this column fall into the second category. Obviously, if you were rich, you'd be sipping a piña colada in the Virgin Islands and reading *The New Yorker*, not stuck in Columbia reading *The Gamecock*. The harsher truth is that most of you reading this column don't believe you will ever become independently wealthy. The truth of the matter, though, is that most millionaires are made, not born. The trick is to stop making others rich and start making yourself rich. There are two simple ways to do this: spend less and invest more.



Hamp Nettles is a second-year student in the Darla Moore School of Business. Send your letters to gamecockviewpoints@hotmail.com.

It's self-evident that the less you spend, the more money you keep. And the cornerstone to becoming wealthy is to cut back on consumption. Say, for example, you're buying \$30 of weed and \$15 of beer every weekend. Over your entire college career (assuming you take five years to earn your degree), you will have spent more than \$10,000 on drugs and alcohol. Imagine: if you had consumed half as much narcotics, you could graduate college with a nice nest egg.

Almost everyone can find an area to spend less. I, for example, hardly ever buy new clothes; I just wear hand-me-downs. At any time, 90 percent of what I am wearing is not mine, from a 1975 jean jacket down to a circa 1990 pair of Timberlands that my brother won at a swap meet.

What I like to say is "live like a pauper, die like a king," though changing it to "retire like a king" would be more optimistic. Either way, the secret of self-made millionaires in this country is that they hardly spend any money. They drive used cars, wear 20-year-old tweed suits and think a weekend on Lake Murray is as good as a week in the Caribbean. You might call them tightwads; I call them smart.

But before that cash burns a hole in your pocket and you go out and put a phat new sound system in your Ford Tempo or take your girlfriend to a special dinner at Outback, you might consider saving that money. By saving, I don't mean stuffing some money in a dirty sock and hiding it under your mattress. I mean investing. And by investing, I don't mean buying a crate of Beanie Babies or becoming a partner in an emu farm. I mean buying stocks, bonds and mutual funds.

A conservative rule of thumb is that a dollar invested, long term, in the stock market will yield 10 percent every year. Or in terms even an English major can understand, every buck you invest will make you about 10 cents every year. It's a sure bet; you can be a complete idiot and still make 10 percent a year in the market. A dime might seem pretty paltry, but the trick is to invest more than just a dollar and to invest more each year. Assume you are 21 years old (if you're older, your life is pretty much over, anyway, right?) and you invest a measly \$1,000 a year for 44 years. When you are 65, you will have \$1,000,000 dollars. Can we say cash-money?

The irony of all this is that the self-made millionaires in this country didn't become wealthy by winning lawsuits, getting huge inheritances or winning the lottery. They became wealthy by rejecting money. Simply, they don't spend a lot of it, and what they don't spend they put away for dozens of years. The less money matters to you, the wealthier you will be.

For me, wealth has never meant greed. Wealth, to me, means security. It means a good education for your kids, good health care when you're sick and a mahogany, silk-lined coffin when you die. And contrary to popular belief (mo' money, mo' problems), the wealthy have a lot less to worry about than everyone else. They can stop worrying about when the next paycheck comes in and start worrying about how to enjoy life.

Wilson, White best for executive posts

During *The Gamecock's* debate on Monday night, it became abundantly clear that Angela Wilson deserves *The Gamecock's* endorsement for SG president. Amidst the quibbling and condescension of Corey Ford and Donald Brock, Wilson showed poise, intelligence and class. Wilson is neither a career SG representative nor a squawky outsider; she's a true-to-life student leader. Wilson has served as president of BGLA, an organization that's gained significant ground this semester in challenging the administration to add sexual orientation to its anti-discrimination clause. Wilson's leadership is natural, not learned. Her words are spoken, not rehearsed.

Before Wilson earns widespread respect, however, she must identify a series of goals for her presidency. Right now, her only pledge is to start an "e-community," or campus listserv, to connect USC students and student organizations. But she should choose carefully; too long we've seen would-be officers make unrealistic promises, people who didn't give campus parking two thoughts until they filed for candidacy. What Wilson will be able to deliver to USC students is flexibility. If elected, Wilson could break up old-school SG cliques by choosing a cabinet that reflects the diversity of her life experiences and USC. Angela Wilson is our choice because she's less rhetoric and more real.

For the office of student body vice president, *The Gamecock* endorses Sen. Nathan White. Instead of a vice president promoting his or her own extensive agenda, the vice president should focus on effectively leading Senate and working with the president to accomplish shared goals. No candidate will be able to do this better than White.

White has great leadership ability, and that's what matters most when it comes to running an often-juvenile Senate. He's served as an SG senator and president of Tau Kappa Epsilon fraternity, held leadership roles in ROTC and worked as a page at the State House.

However, White's best attribute is that he's someone who can identify with almost anyone. He's an easygoing person who can represent Greeks and non-Greeks, on-campus and off-campus students, and most importantly, the overwhelming majority of USC's population that is not involved in a student organization.

White is the candidate who will have the fewest problems getting along with Senate and the president-elect when lobbying issues important to all students, not just a select population.

LETTERS

Stop name-calling; print the real news

To the Editor:

Ever since Eddie Hill's letter last week, the Viewpoints page has been nothing but a battleground for Greeks and Greek-haters. I, personally, am sick of this.

There is real news that needs to be discussed and much more valid opinions that need to be expressed. It was wrong of Mr. Hill to stereotype all Greeks as stupid and for Ms. Shannon to deem everyone who is different from her "freaks."

It's a great big world, people. Find your own personal space, and leave everyone else alone.

And as for the BGLA's amendment to the anti-discrimination policy, you homophobes can relax. Your organization will be safe. A BGLA member is about as likely to join your group as an African-American is to join the Ku Klux Klan. So you have nothing to worry about.

I think it is ridiculous that we, as American citizens who all seem to embrace our freedom so readily, are so willing to deny that to someone who is homosexual.

So enough already. No more name-calling. Time for some real news.

Jessica Bradshaw
Third-year student
College of Science and Mathematics

Ushers' power trips do not win games

To the Editor:

For the recent basketball game against Mississippi, I woke up at 5:30 a.m. to get front row seats in the Z section. For the entire first half of the game, my friends and I were on our feet, screaming our support for the home team.

We received no complaints from anyone behind us, but in the second half, an usher confronted us and immediately started yelling that if we did not sit down for the rest of the game, he would throw us out.

Even when the people behind us told him we were not obstructing their view, the usher was relentless and forced us to sit. To make sure we acted in accordance with his power trip, he sat a few seats away with his eye on us for the rest of the game.

I am not certain that our presence could affect the game, but basketball commentators often note that for a visiting team, the hardest environment to play in is the one with the loudest fans, especially the students.

It also appears that university officials wish to create this environment with the "Sixth Man Club," but incidents like this can only push this goal backward.

Jonathan Mason
Second-year student
College of Science and Mathematics

Let's address real issues in our letters

To the Editor:

I recently looked at a copy of *The Gamecock* and quickly realized why I stopped reading it a long time ago. The topics of the Letters to the Editor and Viewpoints are always childish. Students bicker about Greeks and non-Greeks. Students whine about the mean police. Of course they're mean; they're police. Students whine because there is no parking. Face it, the administration does not care, and nothing will be done about it until someone intelligent comes and fixes the problem.

I have attended here for four years, and the same stupid issues have been continuously discussed. If these people are so concerned about right and wrong, why did everyone give up on the flag issue?

Was that just something that everyone around here used to look enlightened when the nation was watching? What about the racially divided campus at USC? But there are more important things for college students, like Greek discrimination and the rising cost of tuition, that this school needs to raise the quality of our education and the value of our degrees.

Everyone should be lucky it has been so cheap for so long. In Virginia, in-state prices are about the same as out-of-state prices here. Think about the students from up North.

Reynolds Blankenship
Fourth-year student
College of Liberal Arts

Green should direct anger at criminals

To the Editor:

I would like to comment on the column written by Darryl Green on Friday, Feb. 16. I believe his frustration is misdirected. I wonder why Mr. Green's column isn't written to the person who broke into his car; that, to me, would be a better place to start. How could it be the police's fault if they didn't commit the crime?

Secondly, has Mr. Green ever tried to be in more than one place at one time? Criminals are obviously going to wait until no one is around before they try to commit their crimes. Granted, police officers are here to help prevent crimes, but they cannot do it alone.

How many USC police officers have you actually personally dealt with, Mr. Green? From reading your column, one interaction with one officer hardly makes you an expert on their abilities. Our officers go through the same training academy as all other S.C. police officers.

Furthermore, Mr. Green should be aware that the patrol areas of campus are much greater than what he perceives. I recommend that Mr. Green and others try riding around with an officer for an evening to get a better perspective. Call the USCPD for more information.

Complaining and expecting someone else to take care of the problems on our campus is not the solution. I think we need to read the Carolinian Creed thoroughly and start working together to stop crime on campus.

Standing on the sidelines and criticizing others and not offering alternative solutions is pointless. We would never find a cure for "cancer" doing that!

Jennifer Clark
Graduate student
College of Education

USC police doing an excellent job

To the Editor:

If you took a thousand bulls and collected their feces for a thousand years you would still not have as much B.S. as there is in Darryl Green's column concerning the USCPD. Green's first complaint, that there are too many muggings, attempted rapes and violent acts committed at this institution, shows how little he truly knows about his own campus. Only a handful of those crimes have occurred in the past few months, and even fewer occurred on campus. USC is one of the safest colleges in the country, and that fact is true because we have a top-notch police department serving the students.

I was enlightened when Green mentioned how the state police patrol the whole state and keep S.C. safe. I had no idea that there was no crime anywhere in the entire state except for USC, so kudos to him for that informative fact. As far as our police department not being able to be present at all times and at all places, I have a suggestion for Green. Get five friends together, drive around campus for 12 hours, and if any crime occurs and you don't see it happen, consider yourself useless.

Jesse Simmons
Third-year student
College of Criminal Justice

Voting is best way to get voices heard

To the Editor:

The time is here again to vote in Student Government elections. Once again, candidates must fight to win a small percentage of the estimated 25,000 students who go to Carolina. On average, 2,500 students will vote in the election. Hopefully, this year will be different.

For those who do not believe Student Government can do anything for you, now is the time to speak out. SG plans and works on many projects throughout the year, but the main reason for the projects is you, the student. Aside from working on these projects, students' needs can truly be addressed.

The SG office is open each day, and anyone is always welcome to stop in, hang out or voice your concerns. SG is here for you and happy to hear your opinions so that we can make USC the best experience for everyone.

Your voice will be heard on Feb. 21 and 22 when you vote at vip.sc.edu by clicking on the personal tab.

Angela Malek
Second-year student
College of Liberal Arts
Senate Clerk

ABOUT US

The Gamecock is the student newspaper of the University of South Carolina and is published Mondays, Wednesdays and Fridays during the fall and spring semesters and nine times during the summer with the exception of university holidays and exam periods. Opinions expressed in *The Gamecock* are those of the editors or author and not those of the University of South Carolina. The Board of Student Publications and Communications is the publisher of *The Gamecock*. The Department of Student Media is the newspaper's parent organization. *The Gamecock* is supported in part by student activities fees.

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The Gamecock welcomes letters to the editor from any point of view. Letters should be fewer than 300 words, e-mailed or clearly handwritten and include the author's phone number, professional title, year in school and college, or place of residence if not affiliated with the university. Handwritten submissions must be personally delivered to Russell House 333. Anonymous letters or those with pseudonyms will not be printed. The editor reserves the right to edit for length, clarity, style and libel as well as the right to publish letters exclusively on *The Gamecock's* Web site. Submission doesn't guarantee publication.

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