

the allstate

No gold discovered in "Fool's Gold"



Features | page 4

The voice of Austin Peay State University students since 1929

March 12, 2008 | Vol. 80, Issue 8

First copy free, additional copies 50 cents each

Govs advance to the big dance



DUSTIN KRAMER/ART DIRECTOR AND LOIS JONES/SENIOR STAFF PHOTOGRAPHER

By **MARLON SCOTT**
Sports Editor

Thursday, Feb. 28, in Richmond Kentucky at the McBrayer Arena, the APSU Govs defeated the Eastern Kentucky University Colonels to clinch their second straight Ohio Valley Conference Regular Season Championship, but they did not care.

Four days later, the Govs defeated EKU again 76-51 and avenged last season's loss to the Colonels in the OVC Tournament Championship game. But that did not matter either.

Sat., March 7, in Nashville, Tenn., at the Municipal Auditorium, the Govs beat the UT-Martin Skyhawks 78-77 with a last second free throw and still was not satisfied.

One game has been the focus of the Govs since this season began and it took place in the Municipal Auditorium last Saturday. The TSU Tigers were the only thing standing between the Govs and their goal this season. The Tigers turned out to be not much of an obstacle. The Govs defeated TSU 82-64 and earned the automatic bid to the NCAA tournament.

"I am just so happy for our players," said Govs coach Dave Loos.

"I would have felt bad if this group had left Austin Peay without a trip to the NCAA. They're going to get that now."

Solid defense and three-point shooting were the keys to the Govs' win. The Tigers shot only 37 percent (22-of-60) from the field and 19 percent (4-of-21) from three-point range. Tiger guard Bruce Price had scored over 20 points in the Tiger's first two games in the tournament. Thanks to the combined defensive efforts of Kyle Duncan and Wes Channels, Price scored only three points in the game. His teammate, Jerrell Houston, led all scores with 25 points.

Right behind Houston was Gov guard Todd Babington. He drained 6-of-8 from downtown on his way to 24 points. Early in the game, the Tigers focused on shutting down the Govs' post game. Playing man-to-man defense smothered both Reed and Fernandez Lockett in the paint. As a result, the Govs swung the ball out to Babington behind the three-point arc and he made them pay.

Babington made his fourth 3-pointer with just over 11 minutes remaining in the first half. It ignited a

13-4 Govs run. Ahead 31-22 at the four-minute mark, Babington continued to expand the Govs' lead with a short jumper off the glass. He finished the first half with 16 points.

While Babington dazzled fans with his marksmanship from outside, Lockett produced highlights on the inside. He crashed the offensive board multiple times, finishing with high-impact, two-handed, rim shaking dunks. At halftime the Govs led 40-25.

For the third game in a row, four different Govs scored in double figures. In addition to Babington's 24 points, Derek Wright scored 13; Reed added 11, and Lockett slammed his way to 10.

The team combined to shoot 52 percent (27-of-52) from the field and 60 percent (9-of-15) from three-point range.

The balanced attack proved to be too much for the Tigers. When they adjusted to cover the red hot Babington, it opened up the post game for Reed and Lockett. Whenever they swarmed inside, Babington continued to make them pay for ignoring him.

"We really got it going down the

stretch. The key to it was our defense," Loos said. "[Babington] gives us a threat that is tough to deal with. We have got a good inside/outside balance when he is scoring like that, the way he shot it tonight."

Battling in the paint, Houston converted a three-point play after being fouled to bring the Tigers within 17 points, 55-38, with 11:38 remaining. He would go on to score seven more points for the Tigers, but they would not get within 15 points of the Govs for the rest of the game.

"We had to keep telling ourselves, 'don't let up,' because they are a team that could come back at any moment," Reed said. "When there was about three or four minutes left, we knew that as long as we kept hitting our free throws, it would be fine."

Gov seniors Wright, Lockett and Babington were named to the All-OVC tournament team. Babington was also named the MVP of the tournament.

With the net from the rim as a trophy, the Govs will now go into the NCAA tournament with a new goal: An NCAA first round victory. ♦

Series to battle debt

By **KASEY HENRICKS**
Editor in Chief

Financial responsibility. Figures indicate students need to exercise more of it. APSU's Office of Financial Aid and Veterans Affairs will be offering assistance to students to help raise awareness and improve decision-making in matters regarding finances.

"APSU is participating in a pilot-test program to help USA Funds, a student-loan guarantor, to evaluate new online courses that help students make better decisions about their personal finances," said Donna Price, director of the Office of Financial Aid and Veterans Affairs.

Numerous studies indicate that college students and graduates are facing substantial money problems, whether through student loans, credit cards or some other form.

According to the Project on Student Debt (www.projectonstudentdebt.org), nearly two-thirds of students graduating from public four-year colleges and universities have loan debt. Of these borrowers, half owe \$15,472 or more, a quarter owe \$22,822 or more and a tenth owe \$32,994 or more. Furthermore, debt levels for graduating seniors have more than doubled from \$9,250 to \$19,200 during the past decade.

Credit card debt is another concern for many students. According to Nellie Mae, a Sallie Mae student loan company (www.nelliemae.com), 83 percent of undergraduate students enrolled at public

"It is important for all students to be better informed about the implications of loan indebtedness ... and overall financial responsibility"

Donna Price, director of the office of Financial Aid and Veterans Affairs

universities have at least one credit card.

When compared to obtaining a student loan, the process of using a credit card offers ease, accessibility and convenience. These factors can play a significant role in the decision-making of credit card users. Nellie Mae reports the average credit card debt amounts to nearly \$2,500 for college students. Of these students, approximately 27 percent owe \$3,000 or more. Since credit card interest rates fluctuate and are often higher than student loan rates, many students pay significantly higher credit card interest rates — as much as two to three times more than student loan interest rates.

The mentioned factors of student loan and credit card debt strongly influence an individual's credit report.

According to the Fair and Accurate Credit Transaction Act of 2003, a credit report is a number used to predict the likelihood of credit behavior. Better credit ratings are shown with higher numbers.

If a person does not exercise fiscal responsibility, negative information affecting credit reports may remain in a personal file for up to seven years. However if an individual applies for a salary position earning \$75,000 or more, there is no time limit. For students affected by these and other financial issues, APSU will be providing assistance.

"It is important for all students to be better informed about the implications of loan indebtedness, credit card debt and overall financial responsibility," Price said.

A three-part series entitled "It's All About Credit," begins March 17 and will be sponsored by the Office of Financial Aid and Veterans Affairs.

The three courses to be offered include: "How do I manage my credit-card debt?"; "How can I protect myself from identity theft?"; and "What do credit reports and credit scores mean to me?";

"The online courses each generally take about 15 to 20 minutes to complete," Price said. Students have the option to complete any number of courses, and because these courses will be Web-based students have the convenience of choosing the time and place in which they are to participate.

For more information contact Terry Huth, secretary of the Office of Financial Aid and Veterans Affairs, athuth@apsu.edu. ♦

No need to cause 'Ruckus' over illegal downloads

By **KYLE NELSON**
News Editor

APSU is now offering free music downloads of up to 2.5 million songs to students through a partnership with Ruckus Network, Inc. This deal comes while the Tennessee General Assembly considers passing a law requiring universities to prevent illegal music downloads.

According to Reggie Wooden, Web-internet specialist of the Office of Information Technology, the partnership did come as a reaction to possible legislation, but "We want to contribute to the entertainment and social aspect of the university."

The service is free to students, but not to faculty, staff or alumni, who will have to pay \$8.99 a month for the same service students receive. Faculty, though, can use content in class, according to Wooden. This service will provide nearly 3 million songs to subscribers.

"We found pretty much everything in our testing," Wooden said. He said they couldn't find one song out of fifty in their search.

The service though, requires subscribers to download the Ruckus player, which is an overlay to the Windows Media Player. Across the top of the player, a banner of ads stream across because Ruckus is an ad-supported provider, according to Wooden. That is why APSU and subscribers pay nothing for the service.

APSU conducted pilot testing on Ruckus earlier to see the viability of the service.

"Students tended to buy into it real easily," Wooden said. "I was surprised initially ... but the current

generation is more used to listening to music on their computers."

In addition to this, digital rights management encoding, or DRM, protects the songs downloaded through the free service.

"It is technically impossible to play without a Ruckus player due to digital rights management, or DRM," Wooden said. DRM-encoded songs are meant to prevent people from sharing music, and will prevent subscribers from placing their downloaded music on an MP3 player or CD.

Popular music provider, iTunes, uses DRM-encoded songs, but after Steve Jobs, Apple Inc. founder, made public his opposition to DRM-encoding in April 2007 iTunes has begun switching to DRM-free songs. Also, with the free service you are only able to play your songs on two computers, and can only switch one of those computers every 30 days, according to Wooden. Also, the songs offered by Ruckus are encrypted with an expiration date so that after a student graduates, the content expires. But there is another type of subscription offered by Ruckus.

"With the Ready to Go account you can sync your computer with a Microsoft Plays For Sure device," Wooden said. Plays For Sure is a certification on certain MP3 players that are compatible with music providers like Napster, according to Microsoft (www.microsoft.com/windows/logoprogram). Neither the Microsoft Zune nor the iPod are compatible with the songs provided by Ruckus. This other service costs \$19.95 per semester, Wooden said. In addition to these things, since the songs are in the

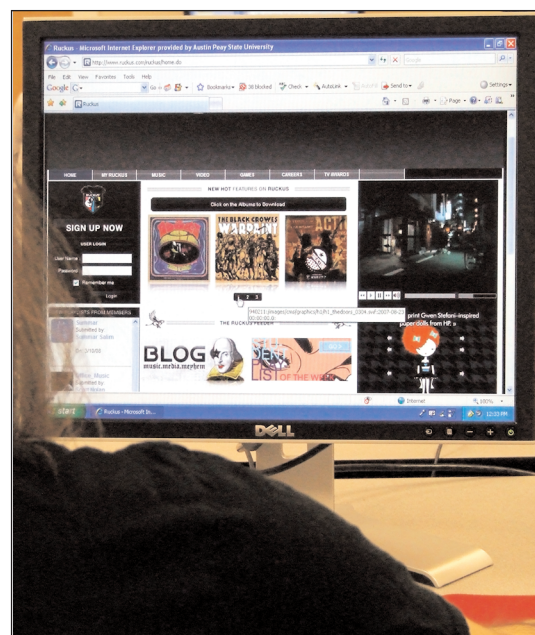


PHOTO ILLUSTRATION BY APRIL MCDONALD/ONLINE EDITOR

WMA format, these songs cannot be listened to over iTunes.

APSU has had issues with students downloading music illegally, Wooden said. He said that in the first two or three weeks of the fall semester, they received two messages a week from the Recording Industry Association of America about possible legal action against students who had downloaded music illegally. Wooden said they would refer these instances to the Office of Student Affairs. ♦

