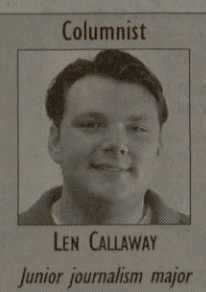


Laying a solid foundation

College students should take caution in the world of long-term investments

Some students who choose to continue their education after high school do so with the intent to become more responsible and intellectual individuals. Students with majors that deal primarily with financial issues are taught about theory and markets, but little is taught about specific products or investments — particularly when concerned with how some of these financial tools should be used to benefit college students in the years after graduation. Students make the unfortunate mistake of gambling on high-risk investments such as stocks and commodities. These types of investments are excellent and help to make peoples' lives easier and more comfortable each year. Due to the fact that these investments are speculative they are best used as part of an appropriately diversified and balanced financial portfolio. Despite the alluring possibility of a big payday students almost always lose money, or they seriously damage their financial situation. When dealing with these speculative markets, some college students do not have the knowledge to diagnose a market or a particular stock trend to make a responsible investment. There are brokers who have a minimum trade amount and college students often cannot afford the minimum and the fees associated with traditional stock broker. Mutual funds are another investment that can be used, and they are often an excellent choice. Mutual funds usually have a much lower minimum than stocks and can even be contributed to on a monthly basis which allows for the freedom to adjust the contribution based on an individual's particular situation each month. College students should focus on aggressive savings plans such as convertible, level premium, term life insurance or even participating in cash value life insurance. Too often students jump the gun and forget that they cannot actu-



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ally afford to lose whatever sum they invested in a more speculative market. They also forget that at younger ages, the primary focus should be cash accumulation for some of life's expenses, such as marriage, mortgages and even college careers for their kids in the years to come. Cash value life insurance is a solid method of saving large amounts of cash, and it is non-restrictive enough to allow access to the funds by the insured individual at any time. In other words, it is not necessary to die for the policy to be beneficial to the purchaser. These types of savings plans can provide cash at any time that the insured has a need. These policies are also participating in how they yield dividends to the policy owner on a yearly basis. The dividends can be taken in cash as a return on the money used to purchase the policy, or they can be returned to the policy to purchase more insurance. In the case of more complex policies, such as variable life policies, the dividends can even be rolled into an investment regimen that could include the S&P, Dow Jones and NASDAQ markets, as well as mutual funds. This versatility allows for the purchaser to have a little bit of both worlds in a matter of speaking. Level premium term insurance does not allow for the accumulation of cash value, but it does provide a death benefit that could be used to pay back student loans or any outstanding debt in the event of an untimely demise. Term insurance can be purchased with some benefits that allow for the additional purchase of term at rates consistent with the attained age purchase price. They can even be converted to cash value insurance at certain ages without having to reprove medical soundness. Students should remember that although we all aspire to have large lives and be financially se-

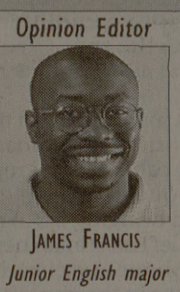
curity it is key to remember one's station in life and behave accordingly. All too often students invest essential money in speculative endeavors and come out with the short end of the stick. Life insurance, with a solid and reputable mutual company, is one of the single best ways for people to provide financial security for them-

selves and their family in the years to come. Students should always ask themselves, "What will losing all of this money do to my current financial situation?" If the answer is anything other than "not much," students should probably choose a safer and somewhat guaranteed avenue to allow their capital to grow.



Presidential film depictions display powerful leadership

In America, there always has been a figure of leadership to govern the land. This person holds the highest government position in the country and always has been a man. He is the president of the United States. Until recently, the role of president had no reason to fear any competition outside of his job description, with exception to the FBI and CIA secrets that are locked away in some undisclosed desert location. But now, a new symbol of America has come into play — the Presidential Cinematique. The president has been portrayed in many recent films; *The American President*, *Dave*, *Independence Day*, *Contact* and *Air Force One* to name a few. In each of these films, the role of president was performed by actors, except for the actual cut file footage of President Bill Clinton in *Contact*. And in each of these presentations, the president was portrayed in what most people deem a good light. What seems ironic is that White House officials are in uproar about presidential representations in movies. Sure, it would seem that Hollywood has found a new toy to play with, and it might be overexposing the role. But as long as there is nothing factually incorrect or slanderous about the depictions, officials in high government positions should have no problems with the film pictorials. In *Air Force One*, Harrison Ford takes on the role of a no-nonsense president. In the films television advertisements and in the theater trailers, viewers get to see a portrayal of a true American president, one who is not afraid to stand up for his family's lives and the future of this country. In previews, Ford can be seen waging an on board fight with Gary Oldman as the bad guy. This is the kind of president that this country needs. For White House officials to be upset about displaying the position of president in this film shows that they must not be watching the same movies that are being released. Their versions must show the president as an evil, money-hungry man who has his aides killed for not bringing him files on time, or exiles his security guards to unknown islands when they fail to keep the press from invading his personal space. The most unusual situation for White House officials to be mad about is the presidential file footage used in *Contact*. It is not as if an actor took on the role and made the position look like a joke; it actually was Clinton. The only thing that the filmmakers did was borrow some television footage of Clinton commenting on the advances that scientists have made in the recent Mars expedition. His portrayal in the film was neither good nor bad; the footage was used to give the film a sense of realism, something White House officials could take a lesson in. Once again, the United States government has found something to take interest in that is unimportant to the governing of this country. To this day, millions of people are still homeless, many people are dying from incurable diseases and some parts of the world are at war with one another. It would seem that these are the important issues, but obviously the government doesn't feel the same way. As far as presidential depictions in film goes, White House officials, President Clinton and future presidents to come can take something away from these recent representations. The president should be someone, male or female, who doesn't take the back seat to important situations, such as threats toward the American society. So far, film representations have brought justice to this idea of what the president should symbolize.



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could ever make. Amy Turner Class of '98 Tonya Lee Class of '98

PTTS should have parking sympathy

In response to Carino Casas and James Wallace's July Mail Call:

To quote Casas: "He is just doing his job, and the ones with 'holier-than-thou' attitudes aren't PTTS officers, but those individuals who think that they shouldn't be penalized for not following the rules." And to quote Wallace: "What a bunch of whiners." You're completely right Carino, no condescending attitude there at all. Is PTTS always completely wrong? No. Do some people deserve to be ticketed? Yes. I received one ticket in my recently completed career at Texas A&M, and I probably deserved it. What I personally would like to see is a little competence, and perhaps a little (gasp) compassion from PTTS. When my girlfriend's car was towed, for example, I think it would be neat if PTTS could've actually told me where it was. They narrowed it down to three or four different lots for me (scattered all across campus), but if someone had the forethought to jot down which lot it was towed to, it would've been a big help. As far as compassion, how about giving the person sitting in his or her car a chance to move the vehicle instead of ticketing them? Or maybe when you see that person pull up to a curb and rush into a building, wait a few minutes before whipping out the PTTS TicketMaster 2000. Just try to give people a bit of a break, and maybe try smiling once in a while. Christopher Figat Class of '96



MAIL CALL

Parking tags show PTTS' intelligence

We would like to congratulate PTTS on the new parking tags. What brilliance it took to brainstorm such a catchy phrase, and then to top it off, angle it at an artistic 30 degrees. This new design will put most junior colleges' parking tags to shame. We'll tell you this: when we go home to visit our friends and family, our chests will swell with pride as we dangle these art works from our rearview mirrors. We are happy to see that the thousands of dollars students pay in tickets are not going to waste with PTTS hiring a design team of monkeys to work around the clock on such a difficult project. Our praise goes out to PTTS for overlooking such traditional ideas of well-known Texas A&M icons such as: the Aggie Ring, the Academic Building, Kyle Field, the Systems Building, Bonfire, the A&M Seal, Albritton Bell Tower or the new multimillion dollar Reed Arena. Following this new trend of simplicity, we would like to submit our own suggestions for next year's parking tags. "Texas A&M," but a flashy change in font, "Hang on Mirror," "Aggies Lead by Parking" or our personal favorite, "Aggies, we Put the Par in Parking." We also suggest the removal of any eye catching colors. Instead, simply print the color of the tag in black and white with the simplest of fonts. Again, kudos to PTTS for doing such a bang-up job on the stunning new parking tags. We hope officials take our suggestions to heart and consider our ideas in the future. Remember, Aggies lead by example. Matt Jeffries '99 Ehren Buttler '99

came aware of what was going on, only after the article hit the Dallas Morning News. My heart skipped a beat. I began e-mailing Aggies, 75 in one day. The majority of the responses I received were great. Not many of the alum knew this was even being considered. I got in contact with Robert Keathley, who was mentioned in The Battalion's article. I have put up a Web site (it's not great, but it's there) for Friends of Reveille at the request of Keathley. Anyone who is interested in helping the cause and fighting for tradition can e-mail me from the site. The address is <http://members.aol.com/TX-Aggie95/frndsrev.html>. Gig'em. Sonja Reinhold Class of '95

A&M students show poor school spirit

In response to Todd Dixon and Ross Hinman's July 28 Mail Call:

How do you both, after all these years at Texas A&M, explain your pre-school mentality? Your collaboration on the recent Mail Call letter (two half-brains equaling a whole, maybe?) was an absurd collection of baseless statements directed toward an entire university, instead of the two Longhorns who took time from their obviously busy schedules to write to our newspaper. We certainly didn't see them as University of Texas' ambassadors to A&M as you have so blindly done. Your statements that people living in Austin cannot talk about "civilized societies" because all the politicians "running around" make the place "corrupt and immoral" was a successful step onto the path of ignorance. The rest of your letter followed suit. To insinuate that "tips" don't know anything about war heroes is an insult to every Longhorn who has ever served our nation. Understand that war extends outside the bounds of school rivalry. To top it all off, you took cheap shots at UT's football team because of its quarterback's name. It is asinine comments such as yours that are the foundation of many of the malevolent feelings people have toward our outstanding university. These things you said as an Aggie do 10 times more to hurt our image than any flip-pant comment an outsider

