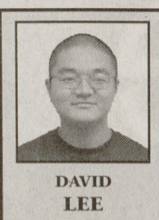


The Battalion

Howard Stern in crisis

Radio talk show host's impending divorce reveals his inability to live double life of playboy, husband

One word usually comes to mind when the name Howard Stern is mentioned: pig. A disgusting, vile, sex-crazed pig who has no respect for anyone or anything.



DAVID LEE

The self-proclaimed "King of All Media" has made a living by farting into microphones and fantasizing about porn stars and celebrities. He has managed to offend various minority and religious groups with his politically incorrect rantings. Stern's critics have found it amazing his wife that Alison could put up with his on-air antics for over two decades. Rumors of unrest in the Stern household have been reported in the past but always disproved.

But now it looks like the rumors are true. Howard and Alison Stern formally announced their separation, labeled as "amicable" by family friends, three weeks ago. A settlement has been reached, but no divorce papers have been filed.

A casual observer may say Howard is finally getting what he has always yearned for on the air — his bachelorhood, the independence to have sex with every willing female who shows up at his radio studio.

But alas, Stern is not celebrating. Quite the contrary, Stern is reacting like any normal person would — with fear and apprehension.

This reaction embodies the double persona that makes Stern's radio show so appealing. He is the premiere example of the working man's anti-hero.

On the air, he is a foul-mouthed, sexually-charged maniac who laments about the fantasies the "average Joe" relates to.

Off the air, he is a loving husband who takes pride in never having cheated on his wife during their 21-year marriage. He is the ideal husband, honorably sticking to his commitments, while reining in his wild fantasies. On a typical workday, he talks about how badly he wants to have sex with porn star Jenna Jameson. Then at home, he is busy changing diapers and dropping the kids off at school.

But without the stable home life to balance his persona, Stern's drive may very well disappear. If Stern wants to save his career and more importantly the respect of working men everywhere, begging for forgiveness from Alison starts now.

"The reason why Howard was able to perform this high-wire act as a sexual bad boy of the media was that it was counterbalanced by his image as an extremely decent, loyal, dedicated father and family man, and that the on-air Howard is an act," Michael Harrison, editor of Talkers Magazine, said. "If people start to believe he is a lecher and that he really is going after these women, he loses the counterbalance, and it could mean that his act sours."

Tom Taylor, *M Street Daily* editor, labeled Stern's marriage as his show's "safety valve."

"Howard as an available man takes us to uncharted waters in the show's popularity," he said.

Can anyone imagine Howard actually going through with one of his fantasies now that he is a free man?

Probably not. A person does not stay committed to the same woman for 21 years just to jump into the sack with a porn star the moment he becomes divorced.

Either way, Howard is in a no-win situation. If he does go through with his sexual fantasies, he will turn off the half of his audience who finds his monogamy appealing.

If he stays faithful to his wife through this separation, he will turn off the other half of his audience, who will find him too weak.

This level of confusion and indecision has been evident, as his show has been scattered in the past week.

Between erratic reruns of his show, Stern has held on-air therapy sessions with friends and family concerning where to go from here.

At this point, he is the emotional equivalent of a lost puppy.

Hopefully, Alison and Howard will reconcile, and this will be a mere footnote in their long marriage. It is obvious he is madly in love with her.

After all, he dedicated his autobiography and motion-picture debut to Alison. And she obviously loves him — she bore three upstanding and respectable kids with the man.

Their relationship is a microcosm of what every relationship should be: interdependent, affectionate, long-lasting and realistic.

The relationship's role in Howard's on-air persona is paramount. Without Alison, Stern might as well kiss his career goodbye. Get her back, Howard. Please.

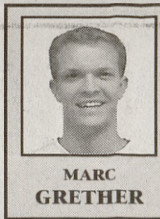
David Lee is a junior economics major.



MARK McPHERSON/THE BATTALION

Students need math education

How much would \$25 invested weekly for 40 years at a 7-percent annual interest rate, compounded annually, total? \$50,000? \$100,000? \$150,000? More?



MARC GREETHER

Those guessing less than \$150,000 are among the majority, according to a recent survey commissioned by the Consumer Federation of America (CFA) and Primerica. The actual accumulated total would be \$286,640 — much higher than the median response to the survey of \$122,500.

The survey demonstrates the lack of ability of many Americans to accurately perform basic financial math. Certainly, other qualities such as discipline are necessary to be financially successful. But without the knowledge needed to accurately assess one's financial situation, the other qualities are insignificant. Moreover, to be able to understand one's financial situation, one must have a understanding of math.

College students, in particular, need to understand the math underlying their financial decisions. Incoming students are faced with new fiscal freedom and the responsibility that comes with that freedom. Credit card offers abound, and student loans are there for the taking. To be wise stewards of the freedom accompanying these easy sources of money, students should be aware of the basic financial math underlying the decisions they make.

This knowledge should be used before any decision to accumulate debt. One way or another, every debt must be paid off. Yet, even after a bad decision has been made, it is often possible to make them better — sometimes significantly so.

Credit cards often carry very high interest rates, particularly for first-time, low-income-earning borrowers. These high rates help lead to high payments. Clearly, the easiest way to save money on credit cards is to pay off the balance every month. But once debt accumulates, other means of saving money can be implemented.

For example, transferring \$5,000 from an account charging 19 percent interest compounded monthly to an account charging 14 percent interest would save almost \$300 over a year. While a student may not qualify for a credit card with a 14-percent interest rate, most cards offer lower introductory rates or transfer rates. Through careful planning, balances can be transferred to cards with lower

rates, possibly saving hundreds or thousands of dollars a year. Transferring the \$5,000 to an account charging 5.9 percent — a typical introductory rate — would save over \$700.

Though discipline in spending is preferable to stop gap measures later, knowing how the system works and the math involved can help save money.

Student loans are another easy source of money that can turn into a financial nightmare.

Too often, students borrow more than they need to live it up in the here and now. But forgetting about the then and there can make for a painful existence later in life. According to the Texas Guarantee Student Loan Corporation, for every dollar borrowed by a May 2000 graduate, much more will be spent paying it off. Excessive debt can ruin future plans for house ownership or a nice retirement.

There is no way around it: either plan now or pay later.

Math skills also help prevent useless waste of money on schemes such as the lottery and gambling.

The CFA study also found that 27 percent of Americans believe that their best chance at obtaining half a million or more dollars is by winning a lottery or sweepstakes. The odds against winning a lottery or sweepstakes are astronomical.

However, the CFA study notes that virtually all Americans have the resources to regularly save money and accumulate wealth.

One easily overlooked financial problem many students have is a lack of savings or even a savings plan. It is never too early to start saving for retirement, a house or other long-term goals. Without a good savings plan and the willpower to follow through with the necessary choices that come with it, retirement may be a sad affair.

Current Social Security payments are not enough to live on, and even these may not be around when today's younger generation retires. The only way to obtain a secure retirement is through a sound retirement plan.

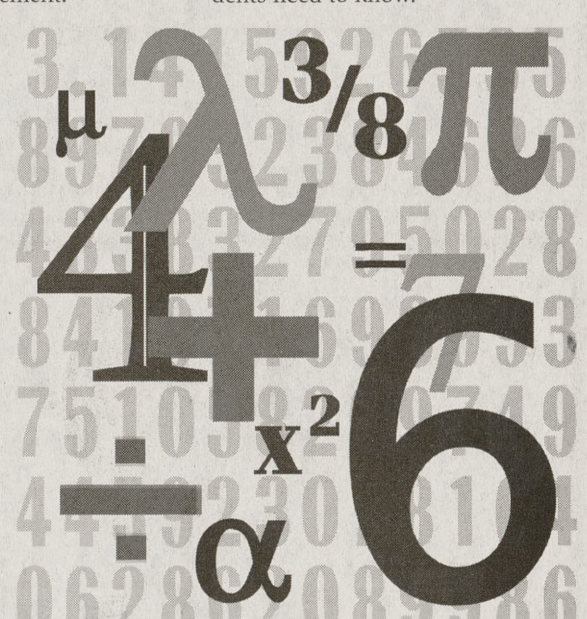
The earlier saving starts, the better.

Saving early can help one take advantage of the power of compound interest.

Amazing amounts of money can accumulate by placing relatively small regular payments into a bank account over a long period of time. In CFA's example, the total \$286,640 was obtained through a total contribution of only \$52,000. This example illustrates the power of compound interest.

The solution to financial problems involves two things: discipline and knowledge. By its very nature, discipline is an innately personal thing. Knowledge, on the other hand, requires cooperation between students and teachers.

Students must work to have their needs met in class. Teachers cannot always be expected to teach what students need to know.



GABRIEL RUENES/THE BATTALION

Students must ask specific questions and in other ways personalize their learning needs.

Teachers must strive to make their course material relevant to students' lives. Even when the connections are not obvious, useful knowledge must be a goal of both teachers and students. That way, students truly can benefit from their college education.

The solution to this problem is simple — students must pay attention in their classes and apply what they learn. Teachers must strive to teach how to apply the information they present to students to their lives.

Marc Grether is a mathematics graduate student.



MIKE LUKOVICH ATLANTA CHRISTIANITY

MAIL CALL

Aggie women non-conformists

In response to Beverly Mireles' Nov. 9 column.

Mireles' comparison of Aggies to teen-age girls, is ridiculous in itself. She is obviously bawling hopelessly for article ideas if she's resorting to such nonsense.

I am offended by Mireles' remarks about the conformity of women on campus. I think it's true that overall, Texas A&M is a relatively homogeneous student body in appearance, but it's unfair to single women out in that respect.

I've never come across so many people with such different backgrounds and ideas about culture, politics and life in general as I have on this campus. Aggies may sport similar clothing styles, but each is completely different.

Teen-age girls may be known for conformity to trends, but I don't think Aggies are any more than students at any other university.

I also do not agree that minimalism is "a remnant of a viable history." Although minimalism may not have the same definition that it did in our mothers' generation, it is prevalent.

Women have made a great deal of progress in the busi-

ness world over the last thirty years, but they are still at a disadvantage to men.

Mireles needs to take a step back to observe what the women on this campus are really like. I think she would find us to be very different from the profile that was projected in her article.

Mary Tanner
Class of '03

Science, God not in conflict

In response to Caleb McDaniel's Nov. 10 column.

As a microbiologist and a believer in God, I have had to struggle to reconcile my convictions that evolution did and continues to occur with my belief that there is a God who created this Earth.

In a way, the separation of Church and State set up in our Constitution has hindered the process. I am not advocating that religion be taught in schools. But having our schools and our churches constantly battling for superiority in the minds of our children does no one any good.

The recent curriculum change in Kansas is an example of creationists getting the upper hand in this continual war. The School Board of

Kansas voted to remove the requirement for evolution, cosmology and anything that could be used to scientifically date the age of the universe from its standardized tests.

The larger problem here is the continual fight between Biblical literalists who believe that God made the world in exactly six days and those who believe it was made through evolutionary processes. When did this become what often seems like a fight to the death? Must there be only God or science?

I don't believe so. The two can peacefully coexist as they do in my beliefs and in those of my colleagues. I and many other scientists do not see creationism as a "perennial thorn in [our] side."

Elizabeth Baker
Class of '97

The Battalion encourages letters to the editor. Letters must be 300 words or less and include the author's name, class and phone number.

The opinion editor reserves the right to edit letters for length, style, and accuracy. Letters may be submitted in person at 013 Reed McDonald with a valid student ID. Letters may also be mailed to:

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