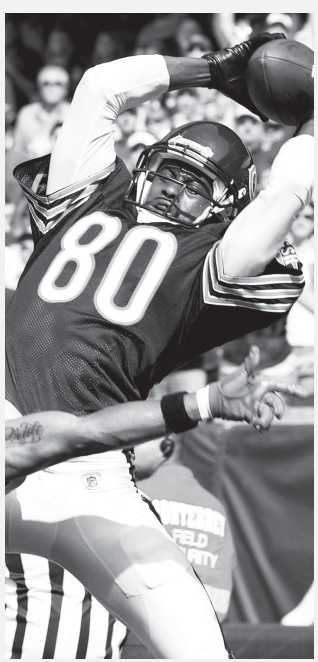




Going to the State Fair? Here's your guide on what to see and what to eat. Features, page 9

TOP DVD SALES

- 1 Baby Mama
 - 2 The Forbidden Kingdom
 - 3 Barbie & the Diamond
 - 4 Grey's Anatomy: Season Four
 - 5 Smallville: The Complete Seventh Season
 - 6 The Little Mermaid: Ariel's Beginning
 - 7 The Office: Season Four
 - 8 What Happens in Vegas
 - 9 It's Always Sunny in Philadelphia: Season Three
 - 10 Transformers
- Billboard

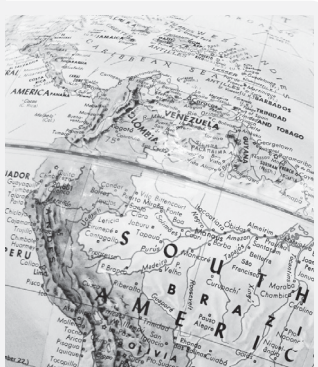


See who you should start in week four of NFL fantasy football. Sports, page 12

PECULIAR FACT

SOUTH CHARLESTON, W.Va. — A West Virginia man accused of passing gas and fanning it toward a police officer no longer faces a battery charge. The Kanawha County prosecutor's office requested that the charge be dropped against 34-year-old Jose Cruz.

— The Associated Press



Students should study abroad in other places than Europe. Opinion, Page 3

WEATHER

Today: Sunny
 89 / 61
 Tomorrow: Sunny
 90 / 63
 Sunday: Sunny
 90 / 63



Please remember to recycle this newspaper.

Kim Jong-Il remains the mysterious leader of North Korea. Tuesday in Opinion



An alumnus opens a dessert shop. Tuesday in news



Work to resume on new area apartments

By **Rose Baca**
 Staff Reporter

South University Centre, new off-campus student apartments located south of Bluebonnet Circle, will restart construction within the next month after a prolonged break, a partner in the apartment's development firm said.

Mac Jones, a partner in Hammond Jones Real Estate Development, said the project was halted to expand existing water and sewer lines. The improvements were completed this summer, he said. The project's final completion date was pushed back and the site will open summer 2009, he said.

Developers began construction on the 55-unit project in December 2007, Jones said.

An older apartment complex was demolished in order to make way for the new project.

John Davis, a member of the executive committee for the Bluebonnet Hills Neighborhood Association, where a portion of the project is located, said a number of low-income renters lived in the previous apartment complex and the association feels that the new apartments will be an improvement.

High-density living is the biggest concern the neighborhood association has with most apartment projects, Davis said.

Jones said the new project will not increase density because it has five fewer units than the previous apartment complex.

The Bluebonnet Hills Neighborhood Association received few responses from residents about the project and most residents

did not oppose it, Davis said.

The apartments will be leased by the bedroom from \$600 to \$700 per month, Jones said. The complex will provide a matching service for students who do not have roommates, he said.

Brittini Byrum, a junior fashion merchandising major who lives at the GrandMarc, said the price range of the apartments is a couple hundred dollars less than what she pays at the GrandMarc.

According to the GrandMarc's fall 2008 price sheet, the cost of rent each month is priced per bed and can range from \$494 to \$1,203, depending on the floor plan and square footage of the apartment.

Bridget Ugoletti, a nursing major and off-campus apartment renter, said she and

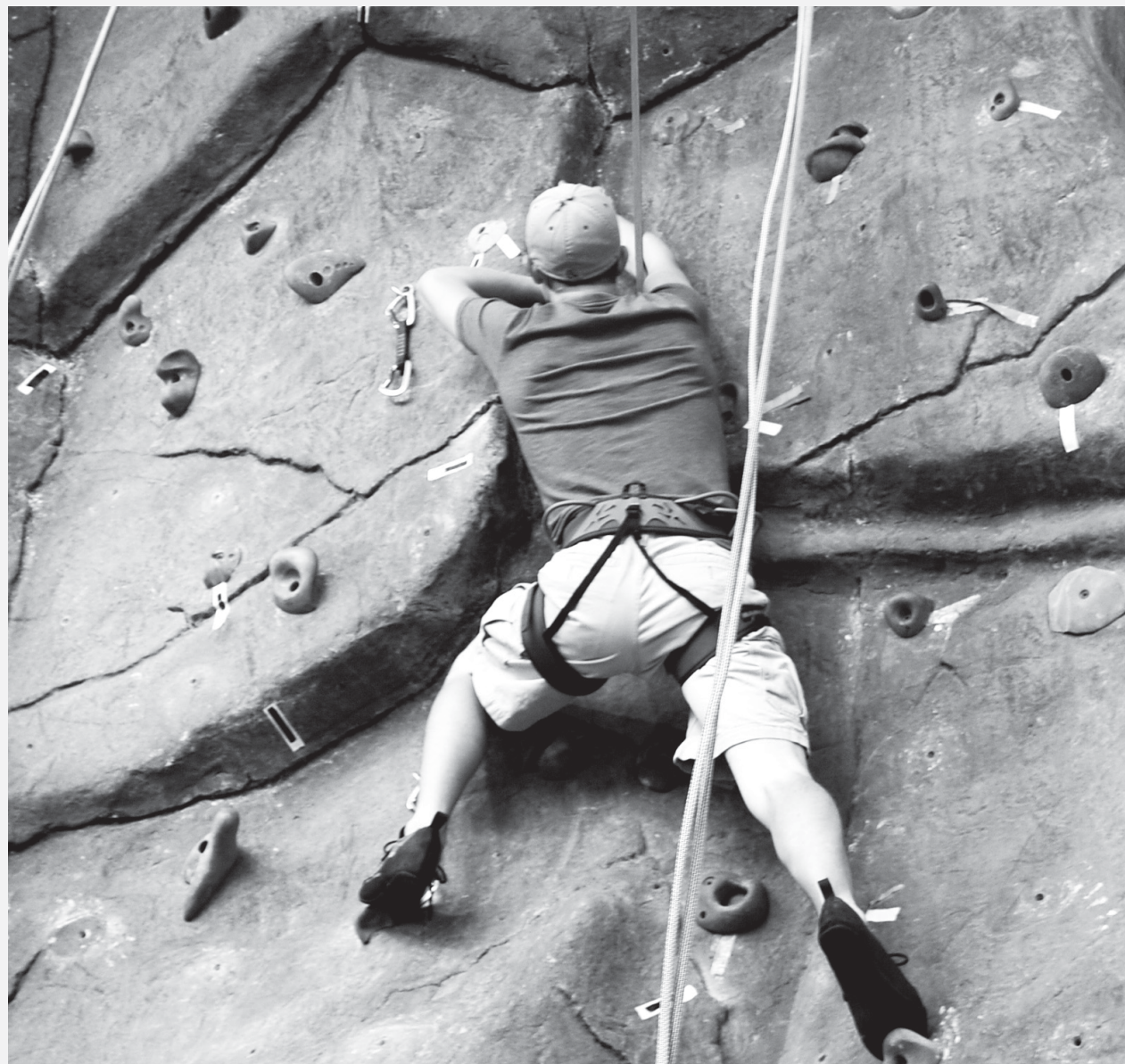
her roommate did not have a problem finding affordable housing. She said the new apartments will be beneficial for students who are having trouble finding on-campus housing.

Jones said each unit will have three bedrooms, three bathrooms and a common living area and kitchen.

Jones said the apartments were designed explicitly for students, with amenities that will include a pool, a fitness facility, tanning beds and an Internet cafe. All units will have a 42-inch flat-screen TV and an appliance package that will include a washer and dryer, he said.

"We feel like we have a project that will be very desirable for students at TCU," Jones said.

GOING UP



Alex Kenyon, a freshman pre-business major, works his way up the rock wall Thursday in the University Recreation Center.

KRYSTAL UPSHAW / Staff Reporter

Student says sympathy motive for Skiff theft

By **Travis L. Brown**
 Staff Reporter

A student admitted Thursday to throwing away more than 1,300 copies of Tuesday's edition of the Daily Skiff.

Charles Beecherl, an entrepreneurial management major, said the Skiff went overboard in publishing the picture of a professor in a news story about a dispute between two professors. The student said he is an avid reader of the Skiff but did not like what the paper published, so he threw away the copies.

"I went to his classroom, and I noticed it was obvious everyone was talking about him, and it was sad," Beecherl said. "You could tell he could tell everyone was looking at him. Basically, I did it because I felt bad about the guy."

Beecherl went to student publications director Robert Bohler's office and admitted to throwing away the issues of the Skiff.

Beecherl said the school is taking appropriate action in response, but he has not met with Campus Life. Beecherl said he has met with TCU police regarding his actions.

Steven McGee, chief of TCU police, said even though officers conducted the investigation, all further action has been turned over to Student Judicial Affairs.

"We have confirmed the person who took the newspapers and turned all the information into the (Campus) Life office," McGee said.

Beecherl said he felt guilty to an extent about his actions, saying he would not do it again, but stood by his motive.

"I have a heart," Beecherl said. "He's one of my professors, and he's a nice guy. I like him and I like what he does, I just think what y'all wrote was a little overboard."

Bohler said if any charges are pressed, they would be filed by the university administration.

Don Mills, vice chancellor of student affairs, could not be reached for comment.

CIO: Wall St. crisis won't hurt TCU

By **Chance Welch**
 Staff Reporter

As the government officials meet to find a way for the \$700 billion bailout of U.S. financial institutions to benefit taxpayers, many students may wonder where they stand when it comes to the financial system's crisis.

House and Senate negotiators from both parties said Thursday they had reached general agreement to move forward with the administration's proposed \$700 billion bailout of the financial system, authorizing unprecedented government intervention to prevent what President Bush warned could be a widespread economic collapse, The New York Times reported Thursday.

After a three-hour meeting, Republicans and Democrats said the legislation would include limits on the pay packages for executives of firms that seek assistance and a mechanism for the government to take an equity stake in some firms, so taxpayers have a chance to profit if the bailout plan works, The Times reported.

The crisis on Wall Street has generated widespread concern about the status of investments and loans.

James Hille, the university's chief investment officer, said TCU's endowment is \$1.2 billion worth of short-term assets the administration uses not only to cover the costs of operating TCU but also long-term assets to provide financial stability as long as the university exists. Hille said the university

has been paying out at or above 5 percent of the endowment to pay for annual operations for at least the past decade.

"That helps substantially but since this crisis hit, it has ebbed a little bit, but all of the endowments are ebbing right now," Hille said. "There's no place to hide, as they say."

Hille said the university will be affected by the financial situation but less than most universities. He said TCU has a diversified portfolio of assets that keeps the endowment's value steady.

Hille said the endowment's holdings are not revealed to the public because if other universities had access to how TCU invests, they might copy the investment style. As a result, the university would lose its competitive edge and possibly its money managers to other universities who don't have to disclose their investments. The endowment is disclosed to the Board of Trustees, which act as the students' representatives, he said.

On the other hand, more lenders are hesitant to give out credit, and student loans are more expensive, said Michael Scott, director of scholarships and financial aid.

Scott said students should seek federal loans like the Federal Stafford Loan and Federal Perkins Loan before they turn to private loans not backed by a government guarantee. Scott said the problem is that in the past the government hasn't increased the amount a student can borrow with federal loans. The result has been a gap where students have had to rely on other sources,

Economy Breakdown

For a question and answer about the economy with a business school professor, see page 5.

but there is optimism as federal loan limits have increased this year, he said.

Scott said as some small lenders stop their student loan programs, there's less competition with larger lenders and banks. With budget cuts looming, lenders are not offering as many incentives to attract potential customers to their service, he said. Incentives like those that offer a reduction in the interest rate after making enough payments on time are called "borrower benefits," he said.

"The smaller lenders that have gone out of the student loan program, that was because they don't have the resources to pull in new loan capital," Scott said. "The lenders like CitiBank and Chase do, so they have remained active in the program, which has narrowed the field down," Scott said.

Scott said TCU students are reliable customers for private lenders because they pay their loans back and generally have low default rates. Scott said he advises students to not borrow any more than necessary, and to take out as much as they can on federal rather than private loans. When considering taking out student loans, students should look at how they can cut their expenses, Scott said.

NEWS

Moudy building to receive facelift

By Brian Smith
Staff Reporter

The broadcast journalism program in the Schieffer School of Journalism will receive a major boost from new construction and renovation in the J.M. Moudy building, the school's interim director said.

The two main changes to Moudy will both have a direct effect on the broadcast program, said Schieffer School interim director John Tisdale. A new television studio, as well as a "converged newsroom" where multi-platform journalism will be practiced, will both assist in modernizing the journalism program, Tisdale said.

Construction on Moudy could begin as early as March 2009, although the timeline remains tentative, he said.

"We're trying to have a first-rate broadcast news program," Tisdale said.

The converged newsroom will include about 15 new Macintosh computers with Avid editing equipment, Tisdale said. This newsroom, along with new offices for faculty, will take the place of rooms 279 & 280 in Moudy.

The plans also call for a new television studio to be built in the courtyard located between the north and south wings of Moudy. Tisdale said the office of David Whillock, dean of the College of Communication, would move from its current location to directly above the new studio.

Patrick Bumpas, vice president of Rees Associates in Oklahoma City, which is handling the project, said members of the Rees team gave TCU officials an overview of the \$5.6 million project on Sept. 16, which will be presented to Bob Schieffer, host of CBS' Face the Nation and the school's namesake.

The renovation of the second floor

of Moudy will be the first priority and should be completed by the beginning of the 2009-2010 school year. Although the schedule calls for construction to begin during the school year, Tisdale said most of the renovation will occur during the summer and should not interfere with classes.

Chancellor Victor Boschini said a \$1 million anonymous grant started the fundraising efforts for expansion of Moudy. Efforts to raise the remaining total are still ongoing, Boschini said.

According to the company's Web site, Rees has handled projects for several journalism and communications schools at various universities across the country, such as the University of Oklahoma and the University of Illinois at Urbana-Champaign. Rees also has plans for constructing a Center for Creative Media on the campus of the University of Alabama at Tuscaloosa.

Bumpas said TCU's project differs from others previously constructed because it poses the challenge of constructing new facilities in addition to the renovation of an existing building.

Creating a converged newsroom within the confines of an existing building would be the biggest challenge for Rees, Bumpas said.

Boschini said the Schieffer School has a much higher student-to-faculty ratio than TCU aims for, and expansion would help bring new faculty and provide space for a crowded program.

The plans to reconstruct and modernize Moudy had previously been drawn up several years ago, but Tisdale said the process had moved on from a basic negotiation process.

"We're in a stage where we've never been before," Tisdale said.

Tisdale gave credit to Tommy Thomason, former director of the Schieffer School, among others for creating the initial plans to bring an up-to-date journalism building to TCU.

LARAMIE

continued from page 1

Project," which opens Tuesday at the Hays Theatre, has relevance to the Fort Worth community today.

It's been almost 10 years since Matthew Shepard was beaten to death in October 1998.

Assistant theatre professor Alan Shorter, who directs TCU's production of "The Laramie Project," said the controversy surrounding Shepard's murder is just one of the unique challenges that comes with staging Moises Kaufman's play.

"The Laramie Project" is a compilation of more than 200 interviews between the members of Kaufman's theater company, Tectonic Theater Project and the residents of Laramie in an attempt to document the effect Shepard's death had on the town. The project took two years and six trips to Laramie to complete, Shorter said.

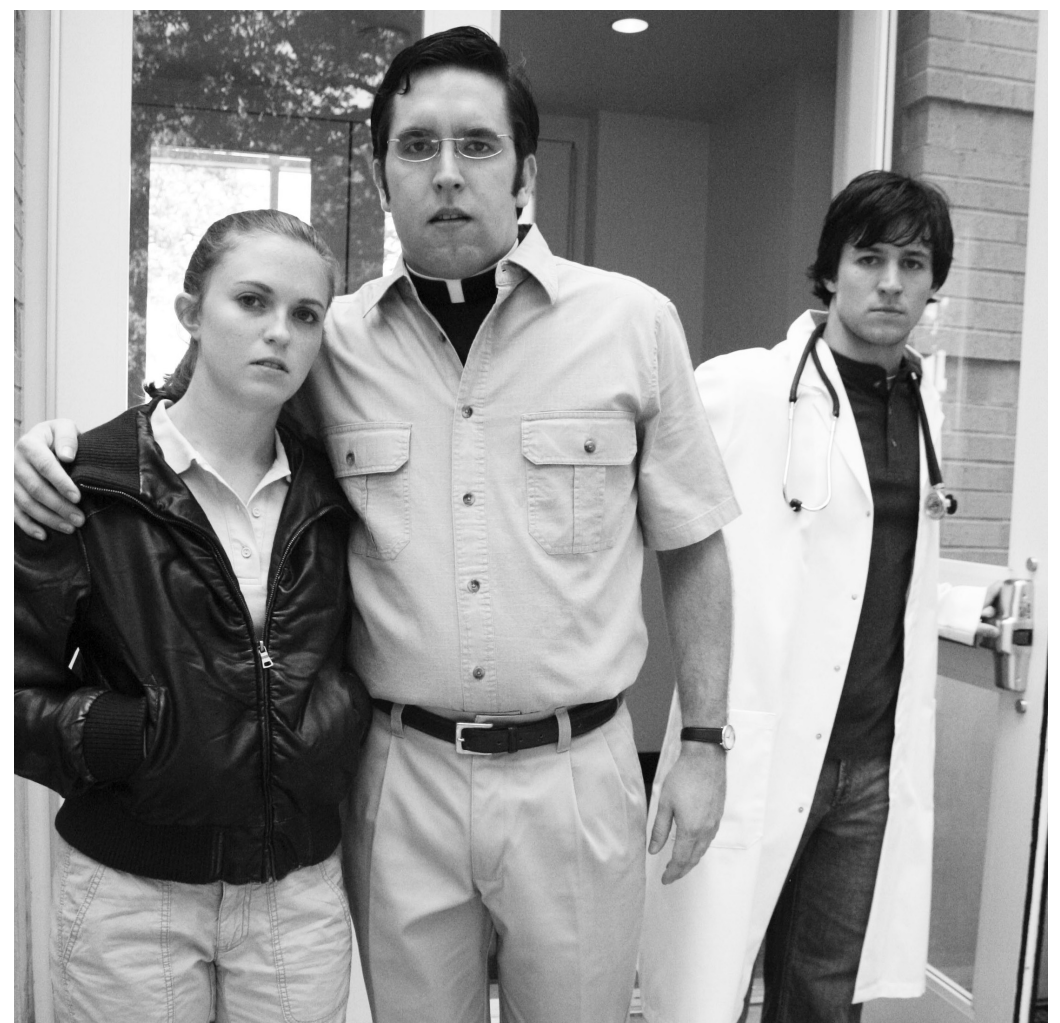
"The play is sort of narrated by their event of going there," he said. "So the actual original actors appear as characters in the play as well. They provide the continuity."

Although the production features more than 65 characters, the cast consists of only eight actors, Shorter said. Cast members use props or partial costume changes to indicate a change in character.

Playing characters based on real people can be tricky, too, senior theatre major Meg Bauman said, who plays the police officer who found Shepard along with several other characters.

"It's not just up to our artistic instincts to create a person," she said. "A lot of research has gone into it."

In some cases, an actor's performance is influenced by old photos and videos of the actual person who was inter-



Laura Campbell, Eric Dobbins and Curt Mega from the cast of Theatre TCU's The Laramie Project.

viewed, Bauman said. In other cases, the actor decides to play the character in his or her own way.

Children younger than 13 shouldn't come to see "The Laramie Project" because it discusses Shepard's murder in graphic detail, Shorter said. The description is a necessary part of the production, he said.

"It's funny, because I think that question of, 'Well, why should we do this?' arises a lot especially because it deals with violence toward a gay young man," Shorter said. "And yet we don't ask that same question when it's Hamlet, and there are multiple murders at the end of

the play."

The first performance of "The Laramie Project" kicks off Erase Hate Campaign, a two-week series of events sponsored by Brite Divinity School, Gay-Straight Alliance, the Office of Religious and Spiritual Life, Student Affairs and the theatre and social work departments. The campaign focuses on hate crime prevention.

GSA president Blade Berkman said the idea for the Erase Hate Campaign originally came from the Matthew Shepard Foundation's Web site. Foundation representative Thomas Howard, a graduate student in accounting, will be present to host a public conversation

'The Laramie Project'

When: 7:30 p.m., September 30 to October 3 and 2:30 p.m. and 7:30 p.m., October 5

Where: The Marlene and Spencer Hays Theatre, located in the Mary D. and Howard F. Walsh Center

Cost: \$10 for the general public, \$5 for senior citizens, faculty and staff and students of TCU and other schools.

about "The Laramie Project" and the Erase Hate Campaign immediately after the play's first performance.

We love our church... because it values families.

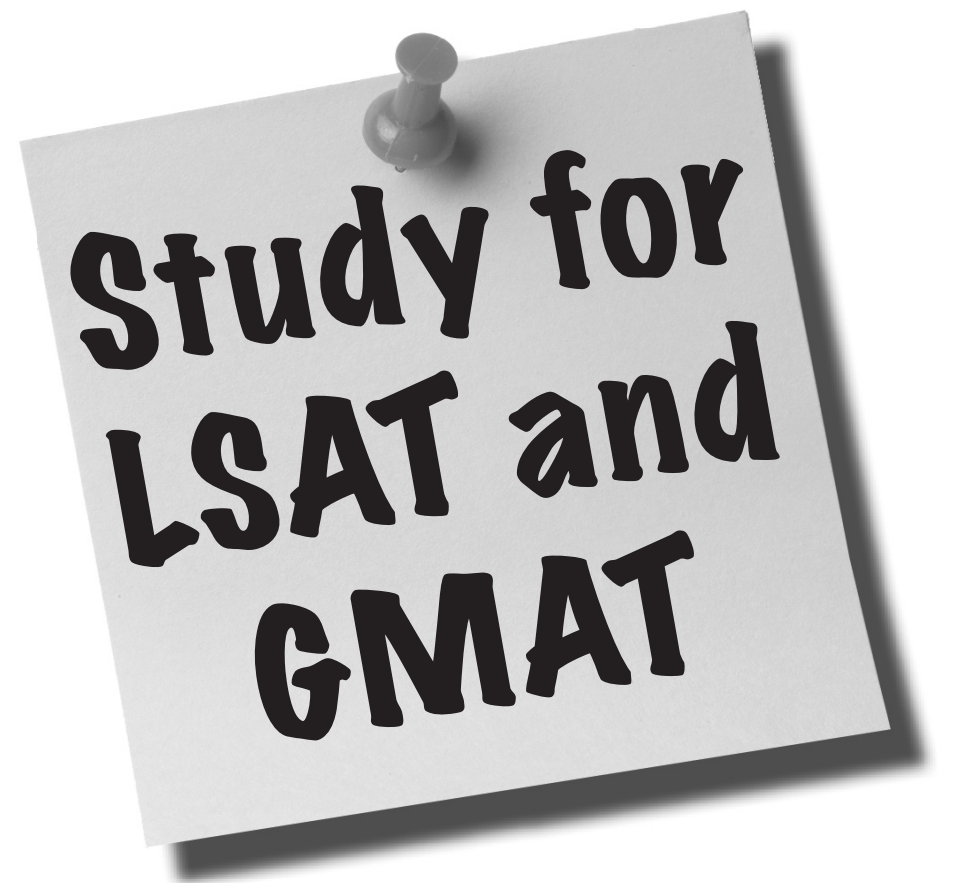


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OPINION

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The Skiff View

Students shouldn't shy from sensitive issues

There are certain topics many prefer not to talk about or to even think about. These topics might include racism, sexism or homosexuality.

But college is about stretching minds and challenging the status quo of the culture in which students were raised. It is about asking the difficult questions and having the courage to develop opinions through critical thinking.

This takes courage for sure, but it's necessary and enriching.

A theatre production and the people involved demonstrate this type of courage. "The Laramie Project," which is scheduled to open Tuesday at the Hays Theatre, is about the murder of a young gay man in Laramie, Wyo. Many might feel uncomfortable with the subject of hate crimes — even to watch a play about it, not to mention to re-enact it.

But giving this play a chance could reform people's view on not only hate crimes, but other marginalized parts of the population that students might dismiss.

As future leaders of the nation and the globe, it is imperative to examine these issues with an open mind. "The Laramie Project" is a perfect opportunity to begin doing so.

Check the play out and participate in the two-week series of discussion during the Erase Hate Campaign. It takes awareness to prevent hate crimes, and this isn't going to happen by shying away from controversial issues.

Further, this two-week event will be a good catalyst for this dialogue, and it should continue. Hate crimes happen at all times, not just for these two weeks.

The theatre department has presented the campus with an honorable and entertaining way of bringing hate crimes to the surface. Take advantage of it.

Web editor Saerom Yoo for the editorial board.

The Skiff View represents the collective opinion of the editorial board.

YOUR VIEW opinion@dailyskiff.com

The opinion piece on the smoking ban is absurd. There is no good argument to allow smoking. Why else are so many cities and universities restricting smoking? To argue that smokers in America have the freedom and right to smoke is not good enough. No argument is. An individual's rights end when he or she begins to interfere with another individual's rights.

For example, a person's right not to breathe in secondhand smoke. Secondhand smoke causes thousands of deaths

from heart disease and lung cancer in nonsmokers every year.

And what about students with asthma? Don't they have a right, too? Allowing smoking like that makes it more dangerous for them.

This is an issue that should not just be voted on by the SGA, but by all students, faculty and staff. We are all harmed by it.

If the city of Fort Worth sees that something had to be done, so should TCU. After all, TCU's mission statement is "To educate individuals to think and act as ethical leaders and responsible citizens in the global community."

It is not exactly "ethical" or "responsible" to allow students to harm themselves and those around them.

Melissa Rhodes is sophomore radio-TV-film major from Fort Worth.



Don Wright is a political cartoonist for The Palm Beach Post.

Wall St. fix shouldn't be hasty

MYRIAM MARQUEZ

Wall Street and Main Street collided in Doral, Fla., amid honking horns and a smattering of protesters Tuesday outside the Federal Reserve Bank.

The protesters want homeowners to share in a piece of the bailout that Congress is debating to save Wall Street bankers from their subprime madness.

And why not?

Facing the biggest bailout since the Great Depression, members of Congress in both parties are working feverishly to figure out how pulling up Wall Street by its bootstraps can be explained to the people back home who long ago lost their boots and socks to a struggling economy.

If you're not facing foreclosure, you're still getting whacked by gas prices, insurance and property taxes at a time when your house has lost substantial value and inflation has gobbled up salary increases. That's if you're lucky enough to get a raise.

Now prepare to hoist up Wall Street.

We are stuck with a quickie solution to the festering boil of anything-goes deregulation and ignore-the-rules oversight during the last eight years. It's not just greed that consumed the bankers and mortgage industry. It's a

lack of regulatory control that Securities and Exchange Commission Chairman Christopher Cox and Treasury Secretary Henry Paulson told senators Tuesday would plunge the economy even deeper. And they're not loony lefties — they're Bush appointees.

Democratic leaders in Congress are fighting their political instincts to simply blame Bush in an election year and wait it out. So they've bought into the bailout — with some sensible caveats that would help working people facing foreclosure to keep their homes.

But the most conservative Republicans prefer to keep singing off-key from their deregulation hymn book. Sen. Jim Bunning, a Kentucky Republican, called the bailout "financial socialism" and "un-American."

Socialism? Yes, of sorts, but it's not un-American. Giving free land to settlers could be described as socialism, but it was the rugged American way that opened the West. The Republican Party promised a chicken in every pot in 1928 to get their man Herbert Hoover elected. Then came the Great Depression, and FDR's New Deal.

To do nothing now is not an option. If people don't trust banks or the stock market, then our economy collapses.

Trust, after all, is the basis for capitalism in a mixed economy — trust

and regulatory oversight. We trust the markets to set prices based on supply and demand. We trust consumers to point out defective products and abuses. And we trust the government to regulate capitalism's excesses.

Well, we trusted too much. Without sufficient regulation, we invited abuses.

For years, ACORN, the Association of Community Organizations for Reform Now, has been warning about predatory subprime lenders steering first-time home buyers to adjustable mortgages. On Thursday, ACORN protesters in Doral called for the \$700 billion bailout to include relief for homeowners facing foreclosure.

In Washington, Republicans like Rep. Lincoln Diaz-Balart of Florida joined sponsors of bipartisan amendments that would prohibit banking executives whose companies would be rescued by the taxpayer from getting golden parachutes.

Good ideas from almost every political corner. But with \$700 billion and as much as \$1 trillion on the line, taxpayers deserve more than a rush job in Washington after eight years of laissez-faire do-nothingness. It's a matter of trust.

Myriam Marquez writes for McClatchy Newspapers.

Europe not the only destination for study abroad



SARAI BRINKER

The study abroad experience is nothing new to TCU students. One area our university excels in is providing ample opportunities for students, resulting in one in three TCU students making a trip abroad at some point during their college careers.

The most common destination for study abroad students is Europe by a landslide. They call Italian, French and Spanish romance languages, and there is a romantic appeal to the entire continent. Who hasn't been mesmerized by images of Parisian lights or the grandiosity of the Alps? There are certain wholeheartedly European experiences that are not to be missed, like having high tea with an eye on the Houses of Parliament, or taking in a fiery Flamenco performance in the Triana section of Seville.

Europe is a fantastic place to study abroad, not least of all because of the excellent infrastructure that makes taking university courses possible even thousands of miles away from TCU. But what about other parts of the world, places like Africa?

As someone who has studied in

London and Africa and a few places in between, I can say that while I received more course credit in London, I learned a great deal more during my time in Ethiopia.

While England and other European countries have rich cultural heritages all their own, there are many similarities with the United States, by sheer virtue of being a Westernized nation. In a place like Ethiopia, everything was different.

Mekelle, Ethiopia, located in the highlands of the Tigray region, is a magical place. People there are intensely religious, and wear flowing white robes from head to toe. Many rise before dawn each day to walk to one of the many Orthodox Christian churches in the city. In fact, most mornings we were woken by the beautiful chanting of the seemingly endless throng of white-clad men and women making their way to the nearby Tekla Haimanot church. I was impressed with their dedication, knowing that the majority of the worshippers would be working the fields of teff, the local grain, after the morning services were concluded.

We stayed in a hotel the entire time we were there, and at the price tag of \$3/night, we spent less staying in the hotel than we spend on a month's rent here in the states. Every morning, we'd walk to a local cafe to have a macchiato. We'd lay down a few birr (about fifteen cents) to drink the delicious concoction out of tiny cups. That same habit at Starbucks would have set us

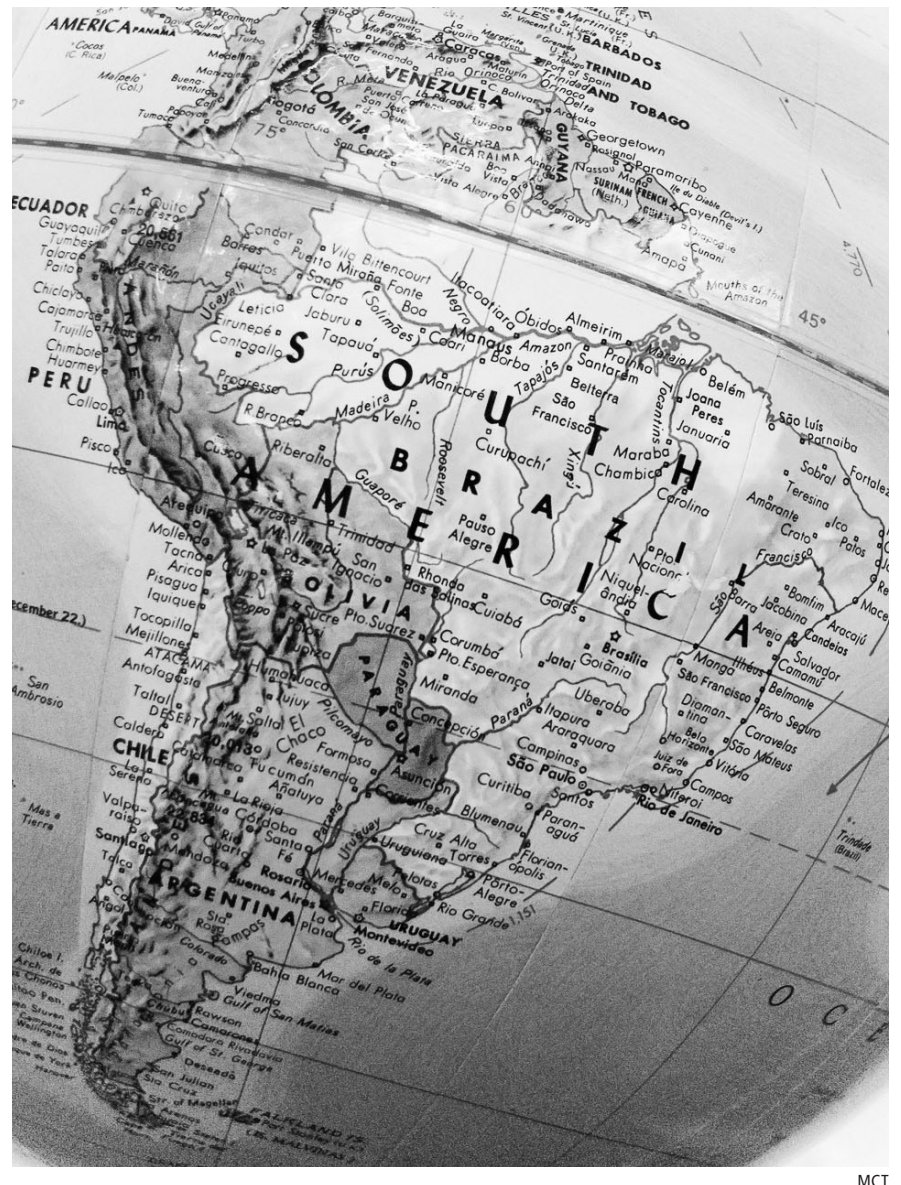
back hundreds of dollars.

In all of my travels, I have never encountered people more hospitable than Ethiopians, and this in a country where most people earn less than \$2 per day. Our taxi driver invited us to his home, a one-room structure he shares with his wife, three children and mother-in-law. The quantity of food put our Thanksgiving dinners to shame.

The most rewarding part of traveling to Ethiopia is the opportunity to really see how a large percentage of the world lives. It's difficult to comprehend from our Western perspective how almost half of the world lives on less per day than many of us spend on our breakfast. Traveling to Ethiopia helped me gain a better understanding of the global community, while at the same time giving me the opportunity to help in whatever way I could.

Traveling to Ethiopia means facing difficulties that you would be unlikely to encounter in Europe. We didn't always have electricity or even running water. However, if you're looking for a truly unique experience, consider expanding your travel options beyond European borders. Whatever difficulties we encountered in Africa, we came away with unforgettable friends and memories, and with greater understanding and appreciation for the rich diversity of the globe.

Sarai Brinker is a graduate student from Levelland.



NEWS

Cost, quality of health care cause concern for many

By Jim Tankersley and Christi Parsons
Chicago Tribune

DETROIT — Some days Mack MacQuarrie defies his Type 2 diabetes and submits to the temptations of a ballgame hot dog. Some days his legs swell, fluid fills his stomach and chokes his breathing, and he finds himself in the emergency room. He knows he should manage his disease better but very little in America's health care system encourages him to do so.

MacQuarrie's doctors get paid to drain the two gallons of fluid from his purple-bruised legs but not to call to ask about warning signs. His insurance covers the hospital stays, even when he skips doctor's visits because, as he says, "the copays tear you up." And so

he often lands at Henry Ford Hospital, running up medical bills as high as his blood sugar count.

Polls show voters worry a lot about healthcare and how much they spend on it. Presidential candidates John McCain and Barack Obama have responded by peddling plans they claim will help more Americans attain and afford care.

But neither candidate has focused publicly on treating the real problem: why American medical care costs too much and isn't as good as it should be.

We often don't know which treatments work the best, so we err on the side of too much care, for too much cost, with sometimes damaging consequences.

As a result, Americans pay more for medical care than anyone else

in the industrialized world. Every year, we spend a bigger chunk of our family budget on doctor bills, hospital stays and prescription drugs. Yet we trail several other nations in healthcare quality, access and efficiency.

Most Americans have long assumed more is better when it comes to their health: more doctors, more tests, more hospital time. But a decade of comprehensive studies suggests all those visits and tests and hospital stays are often a waste of money — and sometimes a drag on our well-being.

Here in the Motor City, the hospital auto pioneer Henry Ford built for his employees almost a century ago knows these problems well. It's emblematic of American medical centers, in terms of cost and quality, and its place in a crumbling neighborhood warns of the special hardships of healthcare in a worsening economy.

When auto workers lose their jobs, said Peter Watson, a physician and chief of hospitalist medicine at Henry Ford, "we're not going to stop seeing them. We're just going to see them in the emergency room."

Monday mornings, the ER hops. Patients fill the chairs in the

waiting room, pressuring the Henry Ford staff to clear as many beds as they can. At 11 a.m., the staff of a unit called F1 meets in hopes of sending some improved patients home.

A few years ago on this unit, staff members came up with the idea of doing "collaborative rounds," coordinating their efforts to get patients ready to go. Since then, the length of hospital stays has dropped along with the number of readmitted patients. The hospital spends less per patient. Patients pay less per stay, and they enjoy better health.

Researchers from Dartmouth College followed patients after they experienced an acute event, such as a heart attack or a cancer diagnosis. Some of their subjects saw more specialists and spent more time in hospitals than others. The extra care didn't help. In fact, the patients in higher-cost, higher-intensity health systems experienced slightly higher mortality rates than those who got less care.

Dartmouth researchers, along with the staff of the nonpartisan Congressional Budget Office, have mapped those results to show wide variations in health-care spending across the U.S.



KUNI TAKAHASHI / Chicago Tribune via MCT
Peter Watson, foreground, Vimal Ponnezhan, left, Lynell Williams and medical student Matt Davey watch as Watson prescribes medicine for a patient using an e-prescription system in Detroit in July.

From those numbers, the Dartmouth team drew a startling conclusion: that Americans could cut their medical bills by nearly a third without sacrificing health quality. But there are more problems beyond the doctors' control.

Take one of the most costly issues in healthcare today: chronic disease. Regular doctor visits are less expensive and better for the patient's wellbeing than are trips to the ER. But usually, a patient's out-of-pocket costs for preventive care aren't much less than the emergency variety.

And doctors? They get paid when they provide services, they don't get paid to call every few weeks and ask about symptoms.

The Dartmouth researchers report many doctors order the most expensive tests they have access to, even if a cheaper one offers similar diagnostic quality. Conversely, some quality improvement efforts, have improved mortality rates but can't be billed to patients or insurers.

Obama and McCain's policy advisers say both candidates have

plans to correct the perverse incentives that plague American medicine, but they aren't selling voters on the dramatic need for change. And they neglect one of the most expensive issues in healthcare today: what to do when we're dying.

The Dartmouth researchers have found dramatic variation in the end-of-life costs across the country, unrelated to patients' preferences for more or less aggressive treatments.

It costs more to die in Illinois, where an average patient in the last six months of life will see a doctor 33 times and spend four days in intensive care. In Oregon, a state with a history of talking more openly about end-of-life care and legalized doctor-assisted suicide, the same patient sees a doctor 17 times and spends two days in an ICU.

Hospitals don't have much incentive to let dying people die. Insurance pays for CAT scans, MRIs and tests, not for making someone comfortable at home in their last days.

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Finance professor breaks down loan market woes

By **Chance Welch**
Staff Reporter

In 2006, mortgage companies and banks starting taking bigger risks by increasing the limits homeowners could borrow and by easing restrictions on proving a buyer's financial situation. In the second half of 2006, housing prices started to fall dramatically.

Then in the second half of 2007, the number of homeowners who defaulted on their loans rose. The mortgage crisis spread to the rest of Wall Street. The government has been forced to intervene in key financial institutions such as insurance corporation American International Group as well as lenders Fannie Mae and Freddie Mac, two companies that combined own half of the U.S. mortgage debt that were forced to seek help from the government.

Finance professor Peter Locke gives his perspective on the financial crisis. Locke is an expert in financial markets and served in the U.S. Commodity Futures Trading Commission from 1989 to 1999. He has a B.A. in mathematics and economics from University of Oregon and a Ph.D. in economics from Texas A & M.

Q: What would you say the government did for AIG and Fannie Mae and Freddie Mac?

A: It was kind of a leverage buy-out. They basically were borrowing money, your and my money, to take ownership positions. They are borrowing from us to buy a company.

Q: How do you distinguish between a "bailout" and a leverage buyout?

A: Bailout sounds like you did something wrong, and we're just going to give you some more money. Actually, I heard on the radio this morning that they're coming up with some reductions in executive salaries so they're not really going to bail them out. I didn't think they could get away or would want to just throw money at them.

Q: So "bailout" has connotations of bailing them out with any repercussions?

A: That's what I don't like about the word. We go in there, change management, reduce some of the salaries and put some controls in, so I think that's not a "bailout."

Q: What happened to Fannie Mae and Freddie Mac?

A: You can look back at articles in the Wall Street Journal on Fannie Mae and Freddie Mac at the earlier part of the decade, and every week it had articles about "Who's watching Fannie and Freddie?" First they managed their earnings. They had

to restate their earnings because they were trying to manage them and actually inflated the price at one point so they could get bonuses for their members, and then as a sort of punishment, they agreed to really focus on lower-income housing.

Q: So this is where the trouble from sub-prime mortgages comes in?

A: That's kind of where it really started to take off. If you drew a straight line from 1995 to about right now for housing prices, it would look pretty good up to 2002, and now we're on the line now. In between there's this huge jump, so prices went up 20 or 30 percent per year for a couple of years, and now they've come back down to Earth. They (Fannie and Freddie) fueled a lot of it. They own about half of the sub-prime debt indirectly. You'd have to say the writing was there. They are taking these huge risks, and no one's really paying attention and Congress refused to pull the reins in on them.

Q: Do you think lenders are more hesitant to give out credit now?

A: That's basically the concern that Ben Bernanke [Federal Reserve Chairman] and Henry Paulson [U.S. Treasury Secretary] have expressed, where there's this frozen situation going on, and every loan is now suspect. We call this sometimes in finance a "contagion." Somebody gets the flu, and you wonder who else has it. So you don't want to shake hands with anybody because you might get it too. There's just a lot of uncertainty. We don't know who has good assets and who has bad assets.

Q: If every loan is kind of suspect, would that include student loans?

A: Potentially, yeah. I think they [the government] have tried to carve out student loans but certainly anything that isn't guaranteed is a problem. I think there was some concern that the student loans would dry up for this fall, but I think they patched something in for this year. I think they have to fix it up for the remaining years.

Q: You're talking about trying to keep student loans out of the areas that are being targeted?

A: Right, put some guarantees in there, basically. If you throw in some guarantees, then everybody should be happy.

Q: Is that in the Congress plan?

A: I don't think it's in the current plan, not what they're working on

now. They have too much to do now. These guys are busy. They're having to actually work for all that money we pay them.

Q: So in terms of students, do you have any advice for business students who are seniors and will be graduating soon into this kind of financial market?

A: There's still going to be a need for intermediation. These are financial intermediaries, whether they are investment banks, banks or hedge funds or private equity, there's still a lot of money that needs to get invested. So that intermediation where we take the money that people want to invest, and we try to get that to the people who have business ideas. That's still going to go on.

Q: So the job market for business graduates should be OK?

A: I wouldn't go that far. I think there's going to be a little shakeout. There're some people who are going to be looking for jobs. As long as there is work to be done, then there will be a need for people. Plus, there's always the added benefit of being a rookie, a senior coming out on the job market, so you're cheaper.

Q: With the market and its fluctuations, do you think this might affect how TCU invests with its endowment?

A: I'm sure there's more money in the endowment now than there was in 1995 or 1996 and growth over that period has been fine. Depending on how far back you look, you can look and say that it's been negative for the last five years and maybe it has but what about 12 years? It depends on your frame of reference. It's dicey to look and say "the last year has been terrible and let's get out, let's put it all in money market funds." No that's not necessarily the right thing to do.

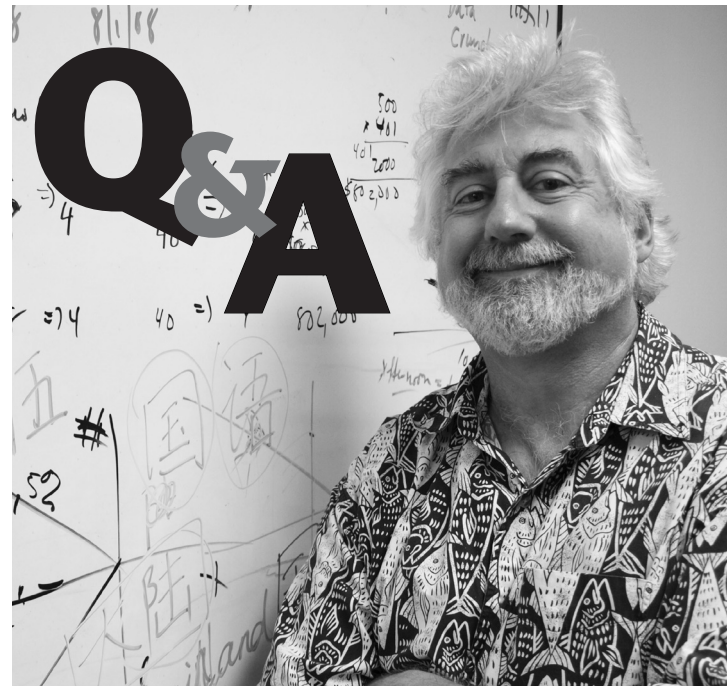
Q: In terms of the housing market, do you think it might affect the construction of new buildings on campus?

A: Well it should be cheaper. Material demand would go down. You'd think, but now we have to rebuild Galveston. So there's some construction going on down there. I can imagine plywood prices are spiking up. That happens when you have rebuilding going on. If TCU has the bucks to spend on construction products you'd think that the supply of those services should be easy to get. So therefore bids should be a little lower than you

might have had during the housing boom where everybody's building somewhere.

Q: What do you think that we are seeing right now?

A: We get to this fall in the asset values just like in 2000 where we had a fall in stock prices, and there was some shakeout in the financial sector, not much, not like we're having now. You're having the same sort of effect in this sense that there was this huge loss of wealth, nominal wealth, where we had driven up housing prices, and now we've seen them come back down to reality. That change in what we thought things were worth, because it's really just a perception, that change has to trickle through. People have all kinds of bets on that, financial strategies on that wealth, and now that change has to filter through the economy.



PETER LOCKE

CHANCE WELCH / Staff Reporter

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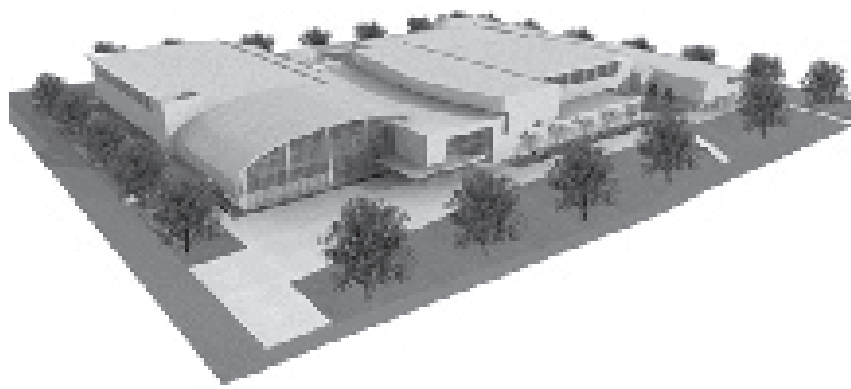
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FEATURES

Our reviews page is back with the staff's picks for both the big screen and small. Tuesday



By Lauren Rausch
Staff Reporter

Top ways to ignite your senses at the Fair

The State Fair of Texas returns to Dallas blending traditional fair festivities with out-of-the-ordinary experiences that keep both Texans and out-of-state visitors coming back each year. Students and faculty can experience it at a \$2 discount if they purchase tickets from the Information Desk in the Brown-Lupton University Union. The fair runs from Sept. 29 to Oct. 19. Times and dates are subject to change. Check the State Fair of Texas Web site for updates.



Photo Courtesy of STACEY DOLEZAL SUSINI
The fried Apple iPie is one of the new foods available at this year's State Fair of Texas. Created by Mike and Jake Levy, the iPie is a fried apple pie rolled in cinnamon on top of vanilla ice cream topped with whipped cream and an edible sugar "iPod."



Photo courtesy of CANDIS WHEAT

Listen to the Music

The outdoor Chevrolet Main Stage will kickoff opening night with Lady Antebellum at 8:30 p.m. on Sept. 26. Other music highlights on the Main Stage are Rodney Atkins, 8:30 p.m. Oct. 3; Kellie Pickler, 5:30 p.m. Oct. 5; Kevin Fowler, 8:30 p.m. Oct. 11; Jessica Simpson, 8:30 p.m. Oct. 17; and Michelle Branch, 8:30 p.m. Oct. 18. The concerts are free with fair admission.

Marvel at Spectacle Performers

Family troupe the Nerveless Nocks will perform stunts for crowds daily in Gateway Plaza. Parts of the daredevil show have been handed down in the Nock family for 168 years, according to FunWorld Magazine. In 1954, the family performed before Queen Elizabeth II, who deemed them "simply nerveless," giving them their name. The Sultan of Oman was added to the family's list of notable audience members last year, according to the Wisconsin Dells Events. This act includes motorcycle tricks inside the Globe of Thunder and balancing tricks on 80-foot poles. Weekdays the performances are noon, 2 and 4 p.m. An extra 6 p.m. show is scheduled for weekends.

First time fair performers Domino Dan and Mike Harrington will create dazzling designs by day and demolish them by night. While they are separate entertainers, they share the job title of domino architect. Crowds can watch each man create the intricate patterns and at 6:15 p.m. each night the collapses take place. "Domino Dan" will perform Sept. 26 to Oct. 9 and Harrington will perform Oct. 10 to 19. The spectacle will be held inside the African American Museum.

Find Something for Everyone

The State Fair Auto Show is the biggest new car and truck show in the Southwest, according to the State Fair Web site. A massive gathering of 2009 models and concept vehicles will fill exhibit halls. Lexus, Infiniti, Lincoln-Mercury, Chrysler and Saab models will make up the Luxury Showroom. The Classic Corral will litter the lawn across from the African American Museum with vintage hot rods. Chevrolet will even offer fairgoers a chance to get behind the wheel at the Chevy Test Drive in East Park Plaza.

The Chevrolet Main Stage will present the sixth Annual World Corny Dog Eating Championship on Sept. 28. The previously chosen 15 contestants will stuff their faces with corny dogs, the food that some say was invented at the State Fair of Texas in 1942, according to Texas Monthly magazine. The first place winner will receive \$500, two round-trip tickets on Southwest Airlines and a few extra calories.

Get into the Football Frenzy

It would not be the State Fair of Texas without some Cotton Bowl combat. The stadium's recent \$57 million remodel features more restrooms, concession stands and seating according to The Dallas Morning News. Capacity now reaches 92,200. The Cotton Bowl will house the Grambling State-Prairie View A&M game Oct. 4, Oklahoma-Texas match-up Oct. 11 and Texas A&M Commerce-East Central (Okla.) Oct. 18.

Travel the Globe at the IMAX

The Museum of Nature & Science's IMAX Theater will feature two films during the fair. "Pulse: A STOMP Odyssey" is a "percussion-centered" film depicting cultures from around the world and how the rhythms of different peoples are both diverse and similar, according to the museum's Web site. Another film, "Wired to Win" follows teammates Baden Cooke and Jimmy Caspar through the Tour de France as one is injured and the other travels to the head of the pack. The film also incorporates medical descriptions and graphics into the race clips. Fairgoers can get tickets for the museum's exhibits at a discount after purchase of fair admission.

Talk to the Animals

Robert Liner, equine expert, will show fairgoers how he whispers to the horses. Audiences will gather to see Liner demonstrate his horsemanship methods and skills in the Spirit of the Horse show daily in the Ranch Arena.

See the Sparklers

Crowds will experience what it means to "Ignite Your Senses" at 7:15 p.m. each night. The Starlight Parade begins with the United States Marine Corps Drum and Bugle Corp. Illuminated floats adorned with decorations of various themes including Kitchen Craft's dancing utensils, King Tut, ocean creatures and a Chinese dragon will follow the Corp. The show does not end there, however. Fireworks and other effects will light up the sky in a nightly fair finale at 8 p.m.

Big Tex offers big fun for students



Photo courtesy of CANDIS WHEAT

Students share suggestions for maximum Fair enjoyment

By Courtney Ortega
Staff Reporter

There is an old saying that goes, "Everything's bigger in Texas."

If there is any truth to that saying, then the State Fair of Texas is no exception.

Rolling into town with a Texas-sized itinerary full of good food and entertainment, students recollect on their favorite parts of the fair.

For freshman broadcast journalism major Katie Vance, the State Fair's midway area, with its various games, has always been

an enjoyment. To newcomers, she suggests what one State Fair must-do.

"Ride the ferris wheel even though the lines are long," Vance said. "It's fun to ride at night and see the fair all lit up."

In the case of Brian Hoang, a junior computer science major, it has been a while since he last attended the State Fair, but if he remembers anything, it is the food, particularly the fried Snickers.

Funnel cakes top senior art history major Megan O'Brien's list for her favorite fair food, but she warns against the fried Oreos.

She also suggests making sure to bring lots of cash for your fair food splurge, as no vendors accept debit or credit.

Junior communication studies Brienne Kennedy has had the opportunity to visit other state fairs, but will be making her first trip to Fair Park this year. Sampling the unique foods, which vary by region, is at the top of her to-do list, she said.

Regardless of hearsay, students seem to agree that the State Fair of Texas is truly a one-of-a-kind event that should be experienced at least once by those who have the chance.

State Fair of Texas

When: Sept. 26 to Oct. 19

Where: Fair Park, Dallas

Admission: \$14

Discounts:

Opening Day - Bring a full 20 oz. Coca-Cola product for \$4 admission.

Tuesdays - Bring an empty Dr. Pepper can for \$3 admission.

Wednesdays - Bring three cans of food for donation for \$1.

Thursdays - Bring a Cinemark Theater ticket stub for free admission.

SPORTS

FANTASY

continued from page 12

Antonio Bryant (WR - Tampa Bay): The biggest impression Bryant has made on the league in his seven seasons was made by throwing a dirty jersey at Bill Parcells. Now that Joey Galloway has been hobbled by a sprained foot, however, he exploded with ten catches last week. Galloway will be off the field again this week, so Bryant is worth a look.

Bobby Engram (WR - Seattle): Now is the time to zero in on Engram and Deion Branch. The two are expected to return from injury after their bye this week. The Seattle offense has been all Julius Jones with all the injuries at wideout, but the Seahawks should return to form with their top receivers back. I say take Engram because he has a better track record with Matt Hasselbeck.

Week 2 Matchups

Minnesota Vikings at Tennessee Titans: The 3-0 Titans have been winning games almost entirely on the strength of their defense, while the Vikings have been losing games because of just about everything except Adrian Peterson. Gus Frerotte is not a fantasy starter yet, but his 204 yards passing with a touchdown is promising. A far greater point, however, is that Bernard Berrian is relevant again. The NFC has been strong against the AFC this year and Tennessee's winning streak is about to be smothered by a superior defense.



RON JENKINS / Fort Worth Star-Telegram via MCT

Dallas Cowboys Terrell Owens runs after a catch for a first quarter touchdown against the Philadelphia Eagles at Texas Stadium in Irving on Sept. 15.

Washington Redskins at Dallas Cowboys: The weakest team in the NFC East meets up with the best in their house. Doesn't look promising for the Redskins' defense or for running back Clinton Portis, going against a Dallas run defense that continues to shut down enemy rushers. Look for Marion The Barbarian to punish the Skins' front seven, while Romo gets back on track with a big day throwing to T.O.

Arizona Cardinals at New York Jets: While we all hold our breath for the next Brenda Warner sighting, her husband has been finding the best receiving tandem in the NFL. Favre still doesn't look settled in green and white, but at least coach Eric Mangini is letting him fling it down field more often. The running backs for both teams are a risky bet this weekend, as the game has a good chance of becoming an aerial battle.

FOOTBALL

continued from page 12

you have to do is contain them. You can't let them run the football. You have to tackle, play great leverage and not let them throw the ball over your head."

Holding the reigns for Oklahoma is sophomore quarterback Sam Bradford. In his second year at the helm, Bradford is completing 79 percent of his passes en route to 882 yards and 12 touchdowns.

Running back DeMarco Murray has led the ground game for the

Sooners with 312 yards and three touchdowns.

TCU running back Aaron Brown returned to the lineup against SMU and contributed with 157 all-purpose yards. Patterson said he was happy to see the versatile senior back on the field.

"Aaron helped us in a couple of facets, whether it was running the football, kickoffs or with third down catches and conversions," Patterson said. "He gives us someone with speed who can make guys miss. When you watch him run around, it's easy to see why you're

glad he's back."

The Frogs will look to duplicate their 2005 performance in Norman, when they knocked off the Sooners 17-10. Since then, Oklahoma has ripped off 20 straight wins at home.

"The only thing we have control over is TCU," Patterson said. "That's how we won the game in 2005. We didn't know what kind of football team we had. We just went out and played with heart. We got a couple of turnovers and breaks and had a chance to win the game. That's all you can worry about."

Florida State's neutral site game hurts Tallahassee's economy

By Andrew Carter
The Orlando Sentinel

For the second consecutive fall, Florida State on Saturday will play a neutral site football game in Jacksonville — a game that university leaders hope will help to expand the Seminoles' presence in this state but one that will also cost this area millions of dollars in lost revenue.

FSU Coach Bobby Bowden this week said his team's game on Saturday at Jacksonville Municipal Stadium against Colorado will be "just about like a home game." After all, FSU fans will dominate the stands. Bowden's team will be playing on a familiar field where it has experienced plenty of success.

Financially, Florida State will receive the revenues generated from ticket sales, concession stands and parking fees. Even Chief Osceola and his trusty steed, Renegade, will be in attendance. The non-conference meeting against Colorado is a home game for FSU in all ways except one, of course: It will be played more than 150 miles from Doak Campbell Stadium.

The Seminoles' second Jacksonville game in as many seasons represents a continued and growing trend. Throughout Bowden's time at FSU, his teams have routinely played neutral site games. In the coming years, though, FSU leaders hope to play more than ever before — including one in Orlando tentatively scheduled for 2012.

"(FSU President) T.K. (Wetherell) would like to play games throughout the state of Florida," Bowden said. "I'm sure he would like to play in Orlando and Tampa as well. But Jacksonville — we ain't lost a whole lot of games over there. . . the town's been good to us. It leaves a good taste in your mouth."

That leaves FSU with seven

home dates.

University officials, including Wetherell, have said they'd prefer the Seminoles to never play more than seven games at home in any given season.

"It's been great for our alumni," FSU Athletic Director Randy Spetman said of neutral site games.

Part of the reasoning behind taking home dates on the road, Spetman said, is to bring FSU games to fans and alumni bases that otherwise might have difficulty in traveling to Tallahassee, which is far removed from most of this state's metropolitan areas.

Regardless of the attendance on Saturday, the Jacksonville area, which received an economic boost of \$17.6 million from the FSU-Alabama game, only stands to profit this weekend.

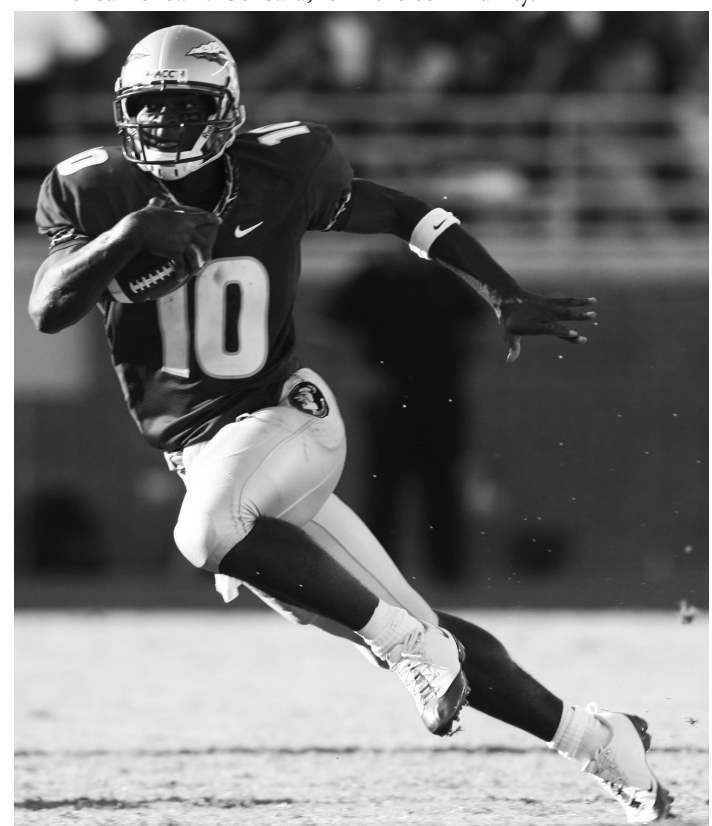
The same can't be said, of

course, for Tallahassee.

Dr. Mark Bonn, a Florida State professor in the university's College of Business, has studied for more than a decade the economic impact of Seminoles home games. Bonn said dates at Doak Campbell bring an average of \$5 million to the Tallahassee area.

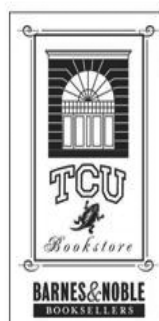
When FSU moves games out of Tallahassee, restaurants and hotel rooms are far less crowded than they'd be during an ordinary game weekend. Spetman said it's important to find a balance between the community's needs and FSU's plan to play more neutral site games.

"It's very important for the community that we have home games, also," Spetman said. "I don't want take that (economic impact) away from the city and the community."



GARY W. GREEN / Orlando Sentinel via MCT

Florida State quarterback D'Vontrey Richardson, 10, scrambles for yardage during their 46-7 victory over Chattanooga at Doak Campbell Stadium on Sept. 13.



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			7 New Release: Called Out of Darkness: A Spiritual Confession By Anne Rice	8 Gift Cards For Any Occasion Available HERE!	9 Feelin' Froggy Private Label Clothing Only at the TCU Bookstore	10 Music in the Café 7:00 pm
12 Check out our Halloween Books & Gifts throughout the store...BOO	13 Get Your Frogs for the Cure Shirts now \$12.00 A portion of every sale goes to the Susan G. Komen Foundation	14 Meet the Music With Dr. Punch Shaw Roll Over Beethoven: Classical Music and Classic Rock 7:30pm	15 New Release: Lion Among Men (Wicked Years Series #3) By Gregory Maguire	16 PINK OUT GAME TCU VS BYU Chef Jeff Henderson Will be here to sign his book Chef Jeff Cooks 7:00 pm	17 Music in the Café 7:00 pm	18
19 Don't forget to pickup your TCU Halloween Tee Before they're all gone!		21 New Release: Widows of Eastwick By John Updike		23 If you Give a Cat a Cupcake Kids Party 10:00 am in the Reading Room	 Music in the Café 7:00 pm	25 Camille Lee Hornbeck & Rebekah Ann Naylor Book signing—2pm HOMECOMING ALUMNI SPECIAL Pumpkin Spice Latte \$2.00 In the Café
26 Whateverittakes.org Bags designed by your favorite musicians to help support pov- erty alleviation, environmental conservation and the protection of children, available here at TCU Barnes & Noble.	27 Visit our website at: TCU.bkstore.com	28 New Release: A Good Woman By Danielle Steel	29 Be a Halloween Hottie Visit the Clinique Counter to make ready those Haunting Eyes for Halloween	30 	31 HALLOWEEN COSTUME CONTEST For kids up to the age of 12 Prizes and Treats 7:00pm	

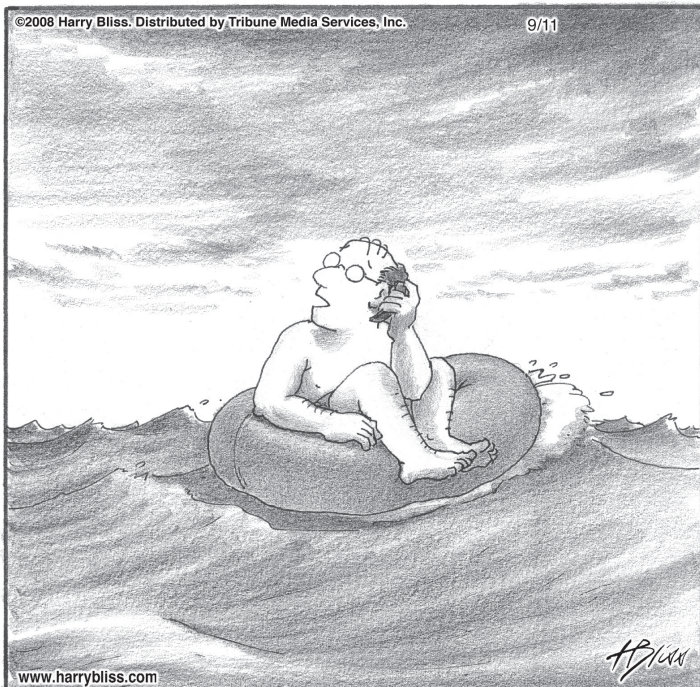
ETC.



For the first time in U.S. history, a debate between major party presidential candidates is shown on television.
— The History Channel

Joke of the Day
Q: What did one frog say to the other?
A: Time sure is fun when you're having flies.

Bliss by Harry Bliss



"First call the Coast Guard — then you can reprimand me for not picking up the dry cleaning."

MoreOn TV by Jay Schiller and Greg Cravens



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	7	1		5
8			7	
	9	7	2	
4				3
	9	6	3	
	1			4
9	3	4		
5	3		8	6

Directions
Fill in the grid so that every 3x3 box, row and column contains the digits 1 through 9 without repeating numbers.

See Tuesday's paper for sudoku and crossword solutions.

Thursday's Solutions

7	4	3	9	1	2	5	8	6
6	2	9	8	5	3	4	7	1
5	1	8	6	7	4	3	9	2
3	5	6	2	8	1	7	4	9
9	7	1	3	4	6	2	5	8
2	8	4	5	9	7	6	1	3
8	9	2	7	6	5	1	3	4
4	6	5	1	3	9	8	2	7
1	3	7	4	2	8	9	6	5

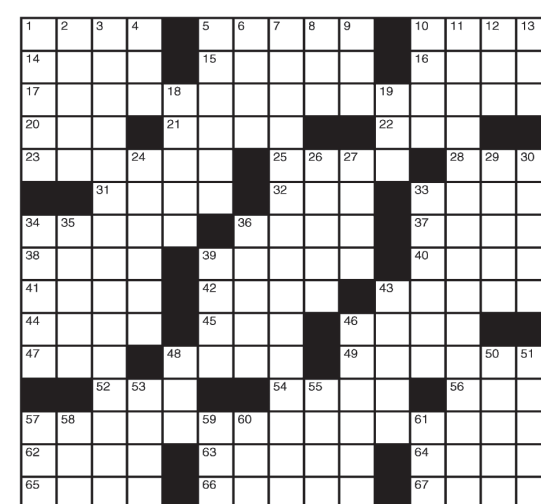
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- ACROSS**
1 Rob or Chad
5 Laugh-track sounds
10 Linkletter and Carney
14 October stone
15 Overjoy
16 10-speed ride
17 Three longs
20 Compass pt.
21 Previously owned
22 Mel of the Giants
23 Hush-hush
25 Sweet-talk
28 Linguistic suffix
31 Mine and thine
32 Arabic Mac
33 Govt. agent
34 Refuse heaps
36 Guitar ridge
37 Learned monkey-style
38 Buffalo's lake
39 Thanksgiving parade
40 Phoenix of Egyptian gods
41 Queue
42 Don of talk radio
43 Highland plant
44 Stops a stealer
45 "Agnus"
46 Like-minded voters
47 Satisfied sighs
48 Clenched fingers
49 Bacon amount
52 Place for three men?
54 Tenth of MXXX
56 Tavern brew
57 Three longs
62 Fabled also-ran
63 Funny Jack of Hollywood
64 End-of-week cry
65 Tan and Smart
66 Huntley and Atkins
67 Camera's eye
- DOWN**
1 Mineral finds
2 Think out loud



By Michael T. Williams
Clearwater, FL

9/26/08

Thursday's Puzzle Solved

EMMA	SAGES	SHIV
TEEN	PLUMP	AIDE
CROC	ATRIA	UGLI
HEWH	COURT	STHEN
	OPE	SHE
SPARE	SRS	ORCAS
CAN	RELAID	NOSH
RUNSA	WAYL	LIVESTO
ALOT	EVOLVE	TIN
PAYEE	ENS	THANE
	ESS	STE
COURT	ANOT	HERDAY
AURA	VAPOR	EASE
KING	OVULE	STEW
ESSE	RESEW	YEAS

36 Reputations
39 Calf-length skirt
43 Egg white
46 Dracula's conquests
48 J. Edgar Hoover's org.
50 Baylor of basketball
51 Coral colonies
53 Shoshones
55 1st letter
57 Na Na
58 Bad actor
59 Part of SSA
60 Well, ___di-dah!
61 Braves in box scores

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Religion Directory

<p>Episcopal Trinity Episcopal Church welcomes TCU students. Sunday services are 8:00 Holy Eucharist 9:15 Holy Eucharist with Choir 11:30 Eucharist with contemporary music. 3401 Bellaire Dr. South at Stadium Dr. 817.926.4631</p>	<p>Catholic Holy Family Catholic Church Pastor: Rev. Joseph Pemberton Mass Times: Saturday: 5:00 p.m. Sunday: 7:45 a.m.; 9:15 a.m.; 12:00 Noon 6150 Pershing Ave Fort Worth, TX 76107 817.737.6768 www.holyfamilyfw.org Young Adult Ministry: Contact Amy at HFSAYAM@gmail.com</p>	<p>United Church of Christ First Congregational Church, UCC 4201 Trail Lake Drive, Fort Worth Sunday Services 9:00 a.m. Jesus Justice and Joy! Contemporary Service 10:00 a.m. Sunday School All Ages 11:00 a.m. Traditional Service www.fwfcucc.org Open and Affirming, Welcoming All!</p>
<p>Bible Church TCBCollege (Trinity Chapel) Sundays @ 11am - 6610 Southwest Blvd, 76109. Relevant, biblical teaching/discussion, worship, events, etc. This Fall: "TRUTH: Basic Christian Beliefs" www.tbccollege.com Need a ride? benc@trinitychapelbc.org, or 817.377.8222</p>	<p>Disciples of Christ South Hills Chrisitan Church (DOC) Rec Dottie Cook Minister Worship 8:30 and 10:50 Young Adult Sunday School with breakfast 9:45 3200 Bilgade Road 817-926-5281 Call for directions</p>	<p>Presbyterian St. Stephen Presbyterian Church 2700 McPherson Ave., Ft. Worth, Texas 76109 817.927.8411 office www.ststephen-pcusa.com Service Opportunities Abound...Go to our website for more information Worship 8:30 a.m., 11 a.m. Sundays</p>
<p>Methodist Arborlawnumc.org 5001 Briarhaven Worship: 8:45, 11:00, 11:11</p>	<p>Christ Fellowship We love Jesus! Join us Sunday 10am at the Fort Worth Academy of Fine Arts at 3901 South Hulen. Life Groups meet weekly for info call 817.922.8333</p>	<p>Church of Christ Make your life count! Join God's mission at Southside Church of Christ 2101 Hemphill St. Fort Worth, Sunday worship at 9:30 a.m. college class at 11:00a.m. Evening worship at 6:00p.m. Wednesday Bible Study at 8:30p.m.</p>

If you would like to advertise your church and its services please call the advertising office at 817.257.7426.

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SPORTS



See game coverage and photos from Norman on Saturday at www.tcdailyskiff.com.

FOOTBALL

ROUND 2



PAIGE MCARDLE/ Staff Photographer
Rafael Priest, 10, returns an interception against Stephen F. Austin on Sept. 6, while fellow defensive backs Steven Coleman, 4, and Nick Sanders, 20, prepare to block for him. The No. 24 Horned Frogs travel to Norman, Okla., to face the No. 2 Oklahoma Sooners on Saturday at 6 p.m.

Road game to pit strength versus strength

By Robert Bember
Staff Reporter

The No. 24 Horned Frogs will take the nation's top-ranked defense north to Norman, Okla., to face the No. 2 Oklahoma Sooners and the nation's best scoring offense Saturday night.

The Frogs have held opponents to a stifling 183 yards per game and 7.8 points per game. Their 13 turnovers forced are good enough for third in the nation.

"Their execution and discipline is what makes them so good," Oklahoma head coach Bob Stoops said of TCU in his weekly press conference. "They are very sound."

The defense, excluding a blocked punt returned for a touchdown against Stanford, has allowed 24 points on the season. No team has scored twice in a game against the Frogs' defense.

"It is one of the better defenses," said 6-foot 8-inch Oklahoma offensive lineman Phil Loadholt at the team's press conference. "It's not pressure as much as it is an opportunity to go against a great defense. They're real quick and have a lot of good linebackers. They have a really good and solid core with a lot of seniors."

Enter the Oklahoma Sooners' offense, which is racking up 54.67 points per game and

Football Game

What: No. 24 TCU vs. No. 2 Oklahoma
Where: Gaylord Family Oklahoma Memorial Stadium
When: 6 p.m. Saturday
TV: FSN SW
Radio: KTCU

556.67 yards per game. "You don't stop Oklahoma because of the talent level they have at wide receiver and running back, and they're huge up front," head coach Gary Patterson said. "What

SEE FOOTBALL · PAGE 10

HEAD TO HEAD

Who will win rematch with OU?

Frogs' defense faces enormous test versus nation's leading offense

Sooners "out for blood" Saturday against No. 24 Horned Frogs



BILLY WESSELS

To quote one of the greatest movies of all time, "It could happen."

That of course was the line uttered by J.P. in the Disney classic "Angels in the Outfield."

But the Horned Frogs might need motivation from a bad spinoff of that movie, "Angels in the Endzone," if they want to knock off the No. 2 University of Oklahoma Sooners on Saturday.

It has happened before though, back when I was a sophomore.

I remember walking up to the biggest stadium I had ever been to, being swallowed by a sea of red and thinking the Frogs were going to get crushed. But they didn't.

They used their swarming defense and were able to hold the then No. 7 Sooners to just 10 points en route to an improbable upset.

And that swarming defense is back.

That is why the Horned Frogs have the No. 1 defense in the nation and are tied for No. 2 in the nation in turnover margin. But that is just half of the story.

It is one thing to cause turnovers. It is a different story to convert on those turnovers. TCU's offense has done a good job of that so far this season.

If the top-ranked defense can continue to get the ball in the hands of Andy Dalton, he won't make any mistakes and will keep the ball moving forward. That is how the Frogs have the highest time of possession in the nation, averaging 37:13 per game.

If the offense can just keep grinding the ball forward, even for just a handful of yards a play to keep the clock moving, there is no reason why we might not see another upset on the field Saturday.

And the argument that the Frogs are only successful because they haven't played a tough schedule so far is ludicrous. They have played a conference game on the road, which is always tough, a Pac-10 team that beat USC last season and a rivalry game, which even Oklahoma fans should know is unpredictable. And by the way, TCU has outscored those opponents, and Stephen F. Austin, by more than 35 points a game this season.

TCU has done a good job of not playing down to its opponent's level, which is a sign of a good team. And if TCU isn't playing down to its opponents, there is no reason to think they will stop playing well now.

It is going to be a closer game than people think, and TCU does have a chance. So remember J.P.'s immortal words — "It could happen."

Sports editor Billy Wessels is senior news-editorial journalism major from Waxahachie.



COREY DEMOSS

The scoreboard at the end of OU's 2005 game against TCU is one of the most lasting images of my college career.

That was the first Sooner game I ever attended, and it left me utterly bewildered. The 17-10 result is still burned into my brain.

And if it affected me that much, you can be sure it did the same to Bob Stoops.

I imagine that Stoops has been waiting for this weekend for three years. He has only lost two games at home since 1999, and this is his chance to avenge one of them. He's going to make sure his team is ready.

Three years ago, the offense was uncertain and inexperienced. Paul Thompson was the starter at quarterback, and Rhett Bomar replaced him in the middle of the game.

It was impossible for the offense to gain any momentum. The Horned Frogs just had to stack the box and stop Adrian Peterson, and they did it.

Things won't be so easy this time. Peterson is gone, but there's a dynamic duo in the backfield in speedster DeMarco Murray and bruiser Chris Brown.

I know TCU has a great run defense. In fact, it's the best in the nation. But it has also yet to face a decent rushing team. Of TCU's four opponents, New Mexico has the best rushing numbers, and the Lobos are 61st in the nation in rushing.

I don't expect Brown and Murray to both record 100 yards, which has become the norm, but I also don't expect them to total 30 yards like the Horned Frogs' other opponents. The Sooner offensive line is too good for that.

And then there's Sam Bradford. He has somehow managed to improve on his performance from last year and has become downright scary.

That's the complete opposite of how the Sooners looked three years ago. They now have a consistent, confident and efficient quarterback leading the offense with a bevy of weapons around him. I have no idea how TCU — or any team for that matter — can stop the OU arsenal.

If this were any team but TCU, I would be a bit worried that this would be a trap game. It's the Sooners' first real test against a ranked opponent with a good defense. It seems like one of those games that could easily trip a team up.

But it's TCU, and Bob Stoops will be out for blood.

Corey DeMoss is the sports editor for the (University of) Oklahoma Daily.

FANTASY FOOTBALL

New Cowboys succeed in fantasy world

By Erick Moen
Staff Writer

The wide receiver problem the Cowboys had last year might have just been solved.

Terrell Owens was taken out of the passing game by the Packers in an effort to reproduce the results Dallas had in the playoffs when he was playing hurt. Patrick Crayton even dropped a couple balls for old time's sake.

What was the difference this time around? T.O. forced the issue on plays he wasn't even supposed to be in, a la his body guard routine

for Felix Jones' 60 yard touchdown run, and another receiver actually stepped up. Miles Austin pulled off what Crayton couldn't — he gave Tony Romo a place to go with the football and a reliable set of hands to catch it with.

But before we get into this week's stuff, here are my thoughts for the week:

1. The difference between Yankee class and Boston trash: Derek Jeter says, "We have the greatest fans in the world." Patriots' defensive back Ellis Hobbs says, "It's a testament to how spoiled they (our fans) are." Hobbs is referring to fans

leaving the stadium before the Dolphin's spanking of the hometown Pats was over. The thing he forgot to mention was that none of the Patriots decided to show up Sunday either.


2. Trent Green gets his old job back after seven years in a desperation move by Rams' head coach Scott Linehan. Green doesn't have much of a chance behind the poor excuse for a line that is the St. Louis front five, but it will be interesting to see if nostalgia can fuel a team to attain respectability.

And now the main event, this week's top-three waiver wire adds and the matchups to keep an eye on.

Waiver Wire Adds

Brandon Lloyd (WR - Chicago): Kyle Orton may have finally found his go-to target. As unimpressive as that sounds, Lloyd's production has been increasing with each game. His latest performance included six catches for 124 yards and a TD.

SEE FANTASY · PAGE 10



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