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Revoked scholarships surprising college athletes

BY ALAN SCHER ZAGIER
The Associated Press

COLUMBIA, Mo. — After scoring just 22 points all season in mop-up duty, Missouri freshman forward Tyler Stone has no illusions of bolting college for the NBA after a single year.

Instead, the 6-foot-7 Memphis native is a different sort of one-and-done: a college athlete leaving a school sooner than his family expected as a prized recruit takes over his scholarship.

“I can’t see how a school can love him to death one year and the next year cut him loose,” said his mother, Sharon Stone. “They had to get rid of somebody.”

The NCAA says its rules are clear. Athletic scholarships are one-year, “merit-based” awards that require both demonstrated academic performance as well as “participation expectations” on the playing field.

College sport watchdogs — and, occasionally, athletes themselves — tell a different story. They see unkept promises and bottom-line decisions at odds with the definition of student-athlete.

Those discrepancies apparently have caught the attention of the U.S. Justice Department. Its antitrust division is investigating the one-year renewable scholarship, with agents interviewing NCAA officials and member schools.

A Justice Department spokeswoman declined comment because the probe, announced on May 6, is ongoing.

“This happens a lot more than anybody even believes,” said New Haven management professor Allen Sack, a former Notre Dame football player and vocal NCAA critic. “You’re allowed to do it. According to the NCAA, there’s nothing wrong with it.

“Coaches don’t go out of their way to clarify (scholarship length). They make it as vague as they possibly can.”

At Missouri, the school announced on April 12 that Stone and sophomore guard Miguel Paul were transferring to seek more playing time.

Paul has since signed with East Carolina.

The Tigers later signed a pair of the country’s top-rated junior college transfers, rugged 6-foot-8 forward Ricardo Ratliffe and guard Matt Pressey, whose younger brother Phil will also join Missouri as a freshman in the fall.

Missouri coach Mike Anderson called the timing of the two announcements coincidental. Both Stone and Paul had previously expressed interest in seeking a fresh start, he said, calling their decisions to leave “mutual.”

“I don’t have a lot of guys go in and out of my program,” he said. “My kids are like my family, and I

“Of course we would love to have Tyler back,” Stone’s mother said. “But this is his decision, and we support him.”

Miguel Paul
East Carolina basketball signee

“The coaches wanted me to stay but I told them this wasn’t the place for me.”

The Daily Reflector, Tuesday, May 25, 2010

Cont.
want my family to be happy. If you're not happy, then maybe this is not the right place.”

Paul told The Associated Press that “the coaches wanted me to stay but I told them this wasn’t the place for me.”

Stone will play for mid-major Southeast Missouri of the Ohio Valley Conference after sitting out the required year for Division I transfers. He declined an interview request, but his mother spoke with the AP at length in several interviews and made it clear that her son was pushed out.

She described a celebratory spring break barbecue touting her son’s first year in college. Her son went back to campus afterward and, hours later, called with unexpected news. “He came back (to Columbia) Monday and said, ‘I have to transfer,’” she recalled. “I thought he was going to graduate from that school.”

Exactly how often athletic scholarships are revoked to make room for better players is hard to quantify, though a pair of recent studies on turnover in college basketball offer a few clues.

The National College Players Association, an advocacy group that lobbies for athletes’ rights, found an average roster turnover rate of 22 percent among the 65 schools in the 2009 NCAA tournament. That works out to 169 players out of 775 possible returners.

The group includes players who lost scholarships for academic reasons or who sought transfers, but excludes graduating seniors and those who left for the NBA.
By KEVIN SCOTT CUTLER
Lifestyles & Features Editor

The historic Turnage Theater in downtown Washington will play host to “Random Acts,” a stage production incorporating song, dance and theater performances from the East Carolina University’s School of Theatre and Dance.

The show, which begins at 7:30 p.m. Saturday, is a benefit performance for the Turnage Theater Foundation. Suggested donations are a minimum of $5, but all donations are welcome.

“It is our belief that theater cannot survive without dance, and dance cannot survive without theater. A perfect marriage,” said Tommi Galaska, the show’s primary coordinator. “With that in mind, we created ‘Random Acts’ in the attempt to make dancers sing and act, and actors dance. The results have been very successful and fun. With its variety, this show should offer something for everyone.”

Along with Galaska, other ECU faculty members choreographing the show are Galina Palova, Clarine Powell and Teal Darkenwald.

The show isn’t one-dimensional, according to Scotty Henley, executive director of the Turnage. “It is a variety show,” he said. “There will be monologues, there will be dance, singing, even poetry reading.”

The show, which is expected to last just over an hour, will include a dance piece choreographed to Led Zeppelin’s “Dazed and Confused.” Also on the program is “The Tie that Binds Us,” a jazz dance about reversing the dominant roles between men and women, Henley said.

According to Henley, 25 ECU students will star in Saturday’s performance. And it could be a taste of more to come from the university’s students.

“The dance department itself is always looking for opportunities to perform outside of the college,” Henley said. “It’s my hope that this leads to further performances from the dance department as well as the theater department.”

With all admission money staying with the Turnage, the performance also will boost the theater’s coffers.

“These kids are doing it for the experience, in exchange for a free meal, which is how some performers in the Vaudevillian era fed themselves,” Henley said.

Coming up Friday at the Turnage, the theater will feature Travis Proctor, a solo acoustic musician who has appeared at several festivals and fairs throughout North Carolina, Virginia and Florida. The concert begins at 8:30 p.m. Admission is $5 a person at the door; no advance tickets will be sold.

On May 29, the Gizmo Guys will take to the Turnage stage. That show begins at 2 p.m. Tickets are $7 each for children and $12 each for adults. On June 11, beginning at 8 p.m., the Steve Creech All-Stars will present a jazz showcase. Tickets are $15 a person for orchestra seating and $10 a person for a seat in the balcony.

On June 19, beginning at 6 p.m., Washington pianist Jesse Davis will be joined by trumpet player Nathan Warner of New York for “Ivory with a Touch of Brass.” Advance tickets will not be sold, and a suggested donation of $5 a person may be paid at the door. A portion of the proceeds from the concert will benefit the Turnage Theater.

For more information, or to purchase tickets, contact the Turnage box office at 252-975-1191 or visit www.turnagetheater.com.
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Duke down to 12, UNC-CH up to 17

Getting a degree from the best business schools pays off.

That’s the main message from a Bloomberg Businessweek report exploring how much graduates from the top 45 business schools stand to earn over their careers.

Duke University’s Fuqua school was No. 12 on this year’s list, down from No. 10 last year. A Duke M.B.A. graduate can expect to make $2.86 million.

UNC-Chapel Hill’s Kenan-Flagler came in No. 17, up from No. 22, with $2.61 million in estimated career pay.

Harvard Business School is the most expensive full-time M.B.A. program, with tuition and required fees of more than $106,000 for two years. But the payoff is an estimated career pay of $3.87 million, putting it at the top of the list compiled by PayScale.

Indeed, the top ranked, and most expensive, schools produce the top-paid grads over their full careers, the magazine found.

“It’s the trickle-down effect,” says Robert Dammon, associate dean and professor of financial economics at Carnegie Mellon University’s Tepper School of Business in Pittsburgh. “The kinds of students that the best schools attract are going to get the highest paying jobs.”

Staff writer Alan M. Wolf
Atwater pleads guilty in Carson murder

HILLSBOROUGH -- Six days after Eve Marie Carson was found shot to death in a Chapel Hill neighborhood, Demario Atwater gave his girlfriend a descriptive account of the kidnapping, robbery and killing of the UNC-Chapel Hill student body president.

On Monday, the day that Atwater pleaded guilty in Orange County Superior Court to those crimes, District Attorney Jim Woodall said police were able to arrest the killer because of the intimate details he shared with Shanita Love.

In a quiet courtroom, during a plea arrangement that spared Atwater from the death penalty, Woodall offered up some of those particulars in a case that not only moved a community but exposed major weaknesses in the state's probation system.

"There aren't any words to describe how senseless and how tragic Eve Carson's death is," Woodall said.

In the immediate aftermath of Carson's murder on March 5, 2008, police kept many details to themselves. They did not reveal the kinds of guns that were used. They said little about the ATM withdrawals from Carson's accounts on the last day of her life.

Carson, whose benevolence and curiosity won high marks inside and outside the classroom, was working on a paper in the wee hours when she encountered her killers.

It is not clear to investigators whether Carson was inside the home on Friendly Lane that she shared with several other students or just outside. Atwater told Love, his girlfriend, that he and his co-defendant had walked through the unlocked door of what they thought was a sorority house and found her working on her computer.

"Her computer had been used well after three o'clock," Woodall said.

Laurence Alvin Lovette, 19, of Durham, also is accused of murder, kidnapping and robbery in the case. His case is pending, but Atwater could play a large role in the outcome.

In the hearing Monday, Woodall said Lovette's DNA had been found in Carson's Toyota Highlander.

A gruesome crime

Investigators say Atwater and his co-defendant kidnapped Carson and forced her into her Highlander. They drove through Orange and Durham counties and forced Carson to withdraw $1,400 from automated teller machines before they shot her numerous times with a .25-caliber handgun and the sawed-off shotgun, investigators say.

Woodall said the medical examiner's autopsy report showed that Carson was shot five times, with the first four shots from a small caliber handgun.
"The medical examiner believed she would have survived for some time after the first four shots," Woodall said, "and she would have been able to talk."

The fifth shot, from a sawed-off shotgun, was immediately fatal, according to Woodall. Atwater told Love that Carson was still alive after the first four shots. He also told his girlfriend that he fired the shotgun, Woodall added.

Both Atwater and Lovette were on probation at the time of the shooting, and each had scant oversight. It is unclear why the two were together in Chapel Hill that night. Lovette also is accused of murdering Abhijit Mahato, a Duke University graduate student found robbed and shot to death in his Durham apartment in January 2008.

As part of Atwater's plea agreement, overseen by Judge Allen Baddour, the state agreed not to seek the death penalty for the crimes. Last month, Atwater, who also had faced the death penalty in federal court on federal carjacking, kidnapping and weapons charges related to the murder, struck a similar plea arrangement with federal prosecutors.

Though he entered a plea in the federal case last month, Atwater will not be sentenced there until September. On Monday, Atwater received a life sentence without the possibility of parole for the state charges.

Carson's family, critics of the death penalty, supported the plea arrangements in federal and state court. Their daughter also opposed capital punishment.

Wade Smith, a Raleigh lawyer, read a statement from Carson's father Bob Carson, her mother Teresa Bethke and brother Andrew Carson, a recent graduate of Davidson College. The three sat quietly and stoically in the front row.

The family said though "today's outcome is neither adequate nor good" it "honors Eve's love of life and all people."

"We won't be talking to the court about how our lives are diminished without Eve," Smith said, reading the family's statement. "The effects of her death are both obvious and personal."

They chose not to confront Atwater, but said in their statement, "the selfishness of taking another's life is incomprehensible."

Atwater, dressed in a blue shirt and khaki pants, did not address the family. He spoke only briefly during the hearing, saying that while he did not dispute the facts of the case that had been laid out by Woodall, that what had been presented was incomplete.

Defense lawyers James Williams and Jonathan Broun described the murder as senseless and expressed their condolences to the Carson family.

Woodall struggled as he asked the judge for a sentence of life in prison without parole. His speech was halting as he talked about the loss for Carson's family and friends.

"It was personal, in the sense that I've lived in Chapel Hill for 30 years and she's a young lady, she's the age of my daughter," Woodall said later. "I've known many people who know Eve, who've been touched by Eve, so it's personal in that sense."
A judge struggles to speak

Woodall said he decided not to take the case to trial and seek the death penalty, in part, because Carson's family were critical of capital punishment.

"The state of the death penalty in North Carolina, with a de facto moratorium, can't provide closure at any level now, and we don't know that it ever will," the prosecutor said.

With that, Baddour asked Atwater to stand for his sentencing.

"To the family of Eve Carson, this is inexplicable; it is a tragedy," Baddour said, "Your grace and your compassion, through this process, it really speaks volumes about the people you are and the daughter you raised. I hope you will take some solace in today's events and recognize the number of lives your daughter touched."

Then Baddour, too, struggled with his words.

"You can take a life, but you can't take a spirit and you can't take a soul," Baddour told Atwater. "Her soul and her spirit will live through her family and friends and the countless others she touched."

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‘Glimmers of Hope’ for Grads

By STEVEN GREENHOUSE

This spring’s college graduates face better job prospects than the dismal environment encountered by last year’s grads. But that doesn’t mean the job market is thriving.

Average starting salaries are down, and employers plan to make only 5 percent more job offers to new graduates this spring compared to last spring, when job offers were down 20 percent from 2008 levels, according to a study by the National Association of Colleges and Employers, which tracks recruitment data.

Liam O’Reilly, who just graduated from the University of Maryland with a bachelor’s degree in history, said he had applied to 50 employers — to be a paralegal, a researcher for a policy organization, an administrative assistant — but he had gotten hardly any interviews. While continuing to search for something he truly wants, he has taken a minimum-wage job selling software that includes an occasional commission.

“Had I realized it would be this bad, I would have applied to grad school,” Mr. O’Reilly said.

The study by the National Association of Colleges and Employers found that 24 percent of 2010 college graduates who applied for a job have one waiting after graduation, up from 20 percent last year. But the average salary offered to graduates with a bachelor’s degree has slipped 1.7 percent from last year, to $47,673.

Salaries for finance majors rose 1.6 percent, to $50,546, while those for liberal arts majors fell 8.9 percent, to $33,540. For graduates with computer-related degrees, salary offers rose 5.8 percent, to $58,746.

Patricia Rose, director of career services at the University of Pennsylvania, said that students had more choices this year. “Last year, people found employment, but there was a sense of musical chairs, that if there’s an empty seat, take it,” she said. “This year, there’s a little more sense of ease.”
Persistence, connections — and credentials in hot fields like finance and computer science — are especially helpful, say economists and college officials.

Jenna Alt, newly graduated from the Rensselaer Polytechnic Institute in Troy, N.Y., applied for 20 jobs in construction management in New York beginning last fall, but came up empty-handed. While she was attending a tennis party at her aunt’s house, she said, “A friend of my aunt’s said, ‘You seem like an intelligent young lady. One of my brother’s friends owns a construction company in D.C.’”

Thanks to that referral, Ms. Alt will join Clark Construction in the Washington area in September, and she feels grateful. “Only about a third of my friends have jobs lined up after graduation,” she said. “If you have a job, you’re lucky.”

College officials say there is more of that luck going around this year.

“We’ve seen glimmers of hope,” said Thomas C. Devlin, director of the career center at the University of California, Berkeley. “There’s been a steady but gradual uptick in employer activity.”

Economists are less upbeat than college officials, however, and the possibility of a double-dip recession is a growing concern. Some economists worry that the uptick in job offers might peter out if the economy stalls because of the stock market turmoil and the financial chaos in Europe.

Thomas J. Nardone, an assistant commissioner of the Bureau of Labor Statistics, said that the jobless rate for college graduates under age 25 was 8 percent in April, up from 6.8 percent in April 2009 and 3.7 percent in April 2007, before the recession began.

The 8 percent unemployment rate is lower than the nation’s overall 9.9 percent jobless rate, but it is high for college graduates, who typically have a lower unemployment rate than those without bachelor’s degrees. Mr. Nardone noted that for high school graduates under age 25 who did not enroll in college, the jobless rate was 24.5 percent last month, up from 11.4 percent in April 2007.

When the academic year started, many employers were pessimistic because of the recession and decided to send fewer recruiters to campus. But with the economy picking up, some companies are making more job offers than they had expected just a few months ago.

“I’d call it a just-in-time job market,” said Thomas Tarantelli, director of career development at Rensselaer Polytechnic. “Many employers are holding back, waiting to see what their profits and orders will be, to see if they’re able to hire.”
As the economy has improved, Wells Fargo Bank has increased hiring for financial analysts and entry-level positions in marketing and auditing, while Deloitte, the consulting and accounting firm, has hired 5,300 college graduates, up from 4,800 last year (but down from 5,400 in 2008).

“Our businesses are beginning to pick up,” said Diane Borhani, Deloitte’s national director of campus recruiting. “Our hiring demand is directly correlated to our business growth.”

As always, strong students are rising to the top. Deloitte snatched up Andrew Stern, a graduate of the Wharton School at the University of Pennsylvania, whose academic concentration was organizational effectiveness.

He said that after Lehman Brothers collapsed in September 2008, business students felt a surge of pessimism about their job prospects, but that the dark mood had lifted.

“Things are looking up — companies are returning to campus, and they’re confidently hiring,” Mr. Stern said. “The vast majority of my friends that do not have a full-time job are going to graduate schools.”

Andrew Sum, an economics professor at Northeastern University, said the job market was awful for this year’s college grads and high school grads. Many college graduates are finding jobs that do not require bachelor’s degrees, like retail clerk, office assistant or barista, he said. Using federal labor statistics, he has found that only 51 percent of college graduates under age 25 were working in jobs that require college educations, down from 59 percent in 2000.

“If you work in a job that doesn’t require a college degree, you’ll make 30 or 40 percent less,” he said. “One reason a lot of high school grads are having such a hard time is you have college grads willing to take jobs that high school grads used to get.”

Many students who pursued degrees in what they thought were high-demand fields, like nursing and teaching, have discovered that openings in those fields are not plentiful. “Two years ago, all our nurses would have multiple job offers, but today a lot of them aren’t even offered an R.N. position,” Mr. Sum said. “They will be offered only a health support position.”

While jobs might not be plentiful, advice is.

Jeffrey D. Rice, career management expert at the Fisher College of Business at Ohio State University, advised job seekers to look to where federal stimulus money was being spent — health care, green industries and education — and to other growth areas like risk management, telecommunications and digital recordkeeping for health care.
“Even in a bad economy you have to look at where pockets of opportunity are,” he said.

Linda Arra, director of career services at Lafayette College in Easton, Pa., said, networking was vital in today’s highly competitive job market. “This generation has an independent spirit and feels they should do things on their own,” she said. “But when there is a great opportunity and an employer has all these applications, you really need someone inside advocating for you.”

However, many graduating seniors still find themselves out of luck.

Roberto McQuade, who majored in communications arts and political science at the University of Wisconsin, has applied for 20 office jobs with pharmaceutical companies and architecture and real estate concerns.

Without a paycheck, he plans to move in with his parents. “My mom bought me this book — it’s like how to find a job when there are no jobs,” he said. “It’s not easy. I’m doing my best to stay optimistic.”
Schools trying to prevent and respond to sexual violence

By Susan Kinzie
Washington Post Staff Writer
Monday, May 24, 2010; B02

Most students don't think violent relationships are a problem at college, said Georgetown University senior Jared Watkins, who helps lead a group of men there who are concerned about sexual assault and violence. If students think about abuse at all, they picture an older married couple, maybe poor or alcoholic -- nothing like their friends at school.

Then Yeardley Love was found dead. The death of the University of Virginia senior, and the murder charge against her classmate George Huguely, defied the stereotype for students who couldn't imagine such a brutal crime on a college campus.

Now some students and school officials are wondering whether they are doing enough to prevent problems and recognize that dating violence can happen anywhere.

"It's incredibly common both at the high school and college level," said Juley Fulcher, director of policy programs for Break the Cycle, a nonprofit organization that tries to end teen dating violence. Some studies suggest that one in five relationships at college involves violence. Sixteen-to-24-year-olds have the highest reported incidence of domestic and dating violence, according to Department of Justice statistics.

College, which seems safe, with sheltered campuses, nearby friends and adults looking out for students, can be surprisingly dangerous, advocates said. It's easy to follow someone on campus and know his or her routines, said Connie Kirkland, director of sexual assault services at George Mason University.

"People go to class, they go back to their dorms, they go to the same places to eat," she said. "It's really easy to intercept them."

Several campus experts on dating violence said they have seen a large increase in the number of stalking cases in recent years, most likely because technology such as texting and instant messaging makes it so easy. "So often a student says, 'He texts me 20, 50, 80 times a day, just to see where I am -- just to see that I'll respond,' " Kirkland said.

Schools can offer a level of protection beyond the criminal justice system's capabilities, including their own judicial processes and protective orders in some cases, or the ability to move a student out of a dorm quickly to a safer location.

That is important because "young women are really not protected under the law," said Kathryn Laughon, an assistant professor of nursing at U-Va. who specializes in intimate-partner homicide and safety planning.
State legislation varies widely; Break the Cycle gave the District an A for its protections for young people who seek help for dating violence. Maryland received a C and Virginia an F.

In many states, Laughon said, people younger than 18 can't file for protective orders. Virginia received its failing grade because it does not allow people to obtain protective orders against someone they are dating or have dated. They must be married to, have a child with or live with that person, and the court must determine that there has been physical abuse.

Maryland's law, like Virginia's, encourages public schools to include information about dating violence in their curricula. Some minors can get protective orders. In the District, people as young as 12 years old can petition for protective orders, which can be issued against minors if a judge determines there has been physical or sexual abuse, threats, stalking or property damage. The orders can be granted to people who are dating, not just to those who are married.

Some school systems have education and prevention efforts. In Prince George's County, public schools include lessons about dating violence in the health curriculum.

In Fairfax County, a 2008 survey of young people prompted concerns about issues such as depression, suicide and dating violence, and administrators added a lesson to the ninth-grade curriculum. About 7 percent of those who responded said a boyfriend or girlfriend had intentionally caused them physical harm. Nearly 5 percent of the teenage boys and girls surveyed said they had been forced to have sex.

At U-Va., where university-sponsored awareness events are part of freshman orientation, school officials are talking about whether Love's death could have been prevented. Additional efforts are planned for this summer and fall.

Dozens of colleges have joined the Red Flag Campaign, an awareness program begun in Virginia a few years ago that encourages students to watch for signs of dating violence and speak up to help friends.

The University of Maryland encourages events that raise the issue and offers programs designed to prevent violence, such as workshops with stories written by students.

What's needed, said Fulcher of Break the Cycle, are clear school policies and procedures, and education for students and staff members on dating violence, much as sexual harassment was addressed on campuses in the 1970s and '80s.

GMU created a policy that addresses dating violence a few years ago. Referrals come from the health center, for example, where staff members know to ask follow-up questions and offer help if a student comes in with certain injuries. The university is hoping to broaden that training in the fall to student leaders and others.

Georgetown has ongoing events to raise awareness, said Carol Day, director of health education services.

Watkins, of the men's group at Georgetown, said the school would like to offer monthly events next year.

"People don't want to think about the fact that students are assaulting other students," he said. "But usually it's people who know each other -- friends, boyfriends, girlfriends, partners."
The Washington Post

University of Virginia marks commencement with thoughts of lost classmates

By Jenna Johnson
Washington Post Staff Writer
Monday, May 24, 2010; B01

It took nearly an hour for about 6,000 University of Virginia graduates to "walk the Lawn" through the heart of the historic campus during commencement Sunday, past tens of thousands of relatives and friends.

It was a parade of black gowns and lushly colored hoods, colored flags and helium balloons, high-fives and hugs, picture taking and texting, cheering and laughing.

But as soon as everyone was seated, the crowd quieted for a moment of silence to remember four members of the Class of 2010 who did not live to see graduation. They included Yeardley Love, 22, a lacrosse player who was slain three weeks ago, just before final exams.

There was no mention of her ex-boyfriend, fellow senior and lacrosse player George Hugueley V, who has been charged with her murder. Hugueley probably would have graduated as well Sunday but withdrew from the university after Love's death. Members of the men's lacrosse team, some of whom served as pallbearers at Love's funeral, were unable to attend because they were playing, and winning, an NCAA tournament quarterfinal game.

Love's name was listed in the commencement program, and she was posthumously awarded a bachelor's degree in politics and government. Many of the graduates wore small white ribbons on their gowns to raise awareness of violence against women. More than $350,000 has been donated to a scholarship fund set up in her name.

"I wish Yeardley was here," said Fran Holuba, 22, a graduating senior from New Jersey who coached a club lacrosse team and is friends with many varsity lacrosse players, including Love. "She was a good person, and she deserved to be walking with us."

Others who would have graduated Sunday were Stephanie Jean-Charles, a master's student who died in the Haiti earthquake; Scott May, who died of natural causes; and Joseph Arwood, who was found unconscious in a fraternity house and died at a hospital.

Officials worried that the outdoor ceremony would be ruined by a thunderstorm. But just as the procession of graduates began, clouds parted, revealing a sunny day.

The students listened to advice from a man who has spent much of his life on the grounds: U-Va. President John T. Casteen III, who will retire this summer after 20 years in the job.

Casteen earned all three of his degrees at U-Va., and half of all living alumni earned their degrees during
his tenure as president. He has overseen the construction of 134 buildings, created the Batten School of Leadership and Public Policy and increased financial aid offerings, among other accomplishments.

At first, Casteen's keynote address took an academic tone. He recounted the history of "Final Exercises" and how generations of U-Va. graduates have ventured into the world. Using the words of Jefferson, Emerson and Keats, he encouraged graduates to think about how they would use their intellect and apply the lessons they have learned in their classes. He told them that "the world to which you go is flawed and, in some cases, corrupt."

"The challenge, of course, is for you to use what you have learned here in the role of agent for good," he said. "You have presented yourselves today well prepared to accept that challenge."

At the end of his speech, Casteen turned his focus to what college really meant to the students sitting before him in plastic sunglasses, mud-covered flip-flops and decorated mortarboards. It was a personal message, one that did not appear in advance copies of the speech given to the media.

He told them not to sweat the small stuff, to seek the company of those with "vision, ambition and worth," to become mentors, and to test their friendships on the basis of "genuine human worth," not titles, birth, wealth or appearance.

He reflected on simple memories that students should take with them: the murmur of study groups in the libraries. Music. Students talking to their parents on cellphones, walking through the corridors or down the Lawn. ROTC units running in the morning. Marching band practices. The sound of student life, of sorority rush and student organizations. Traffic. Holiday carols.

Casteen continued the list of memories, of sounds that personify the university, as he wrapped up his last major public speech as president.

"The sounds of children on the Lawn during Halloween. The chapel's bells. The cheers at games, no matter what the sport. And the name of Yeardley Love."

The Class of 2010 -- missing Love and three of her classmates -- stood and applauded.
Financial Aid 101: How to Get More

Even Well-Off Families Can Outwit the College Bean-Counters

By JANE J. KIM

Now that families have sent in their college acceptance letters, reality is setting in.

How in the world are they going to pay the bill?

Faced with steep budget cuts and slumping endowments, schools are raising tuition and paring back aid, putting additional strain on families still struggling to recoup investment losses suffered during the financial crisis. Earlier this year, for example, Harvard University announced that its tuition, fees and board would increase by 3.8% for the 2010-2011 year, exceeding $50,000 for the first time. Dartmouth College and Williams College announced plans to replace grants with loans in the aid packages of some students.

Many state schools, traditionally far cheaper than private schools, are imposing significantly steeper hikes in percentage terms. Tuition at Washington's four-year state schools is expected to rise by another 14% this fall, on top of a 14% increase a year ago—while students at the University of California's campuses face a 32% rise in tuition and other costs. Families are likely to see even larger tuition increases at state schools in 2011 as federal stimulus funds run out.

It adds up to another depressing reminder of how difficult paying for college can be for upper-middle-class families. Many are too affluent to qualify for significant financial aid, but not wealthy enough to afford to pay out of pocket.

Fortunately, there are a surprising number of short- and long-term strategies that parents can use put their finances in the right light to qualify for more aid.

All of them are based on one simple principle: "Neediness" is in the eye of the beholder. "While the money is supposed to go to the people who need it, the reality is that it goes to the people who navigate the process and understand the ins and outs of the formula," says Kalman Chany, author of "Paying for College Without Going Broke."

Short-Term Strategies

If your financial circumstances have changed materially at any time, ask the aid office to review your aid package. Under a "professional judgment review," financial-aid officers can make adjustments to the aid package if there have been material changes to the family's income or assets.

With two sons attending Stanford University this fall, Lynette La Mere of Montecito, Calif., was facing out-of-pocket costs of close to $100,000. She was able to pay the full cost for her older son, Max Oswald, now a sophomore, because her catering business was bringing in about $300,000 a year in profits. But by mid-2009,
the recession caught up with her, as people scaled back their wedding plans. "My profit dropped dramatically, probably by about two-thirds," says the 49-year-old single mom.

Much of Ms. La Mere's wealth is tied up in her business—the property, building and equipment—which she estimates is worth about $2 million. "It's scary," she says. "I don't know yet what I'm going to do. The obvious thing is [for her sons] to get loans. But I don't want them to start their [working] lives in debt."

Stanford initially offered her younger son, Lucas Oswald, $5,500 in federal Stafford loans. Then her adviser, Deborah Fox of Fox College Funding, a San Diego firm specializing in late-stage college planning, advised Ms. La Mere to send a letter to the school's financial-aid office explaining her steep drop in profit and the fact some of her business assets, such as commercial real estate, weren't readily available to pay for college. The result: Stanford came up with an additional $9,000 annual scholarship and has indicated that Max will get a similar package.

Schools say they are seeing a rise in the number of students asking for help. Financial-aid applications at the University of Michigan, for example, are up 4% for the upcoming academic year, on top of a 15% increase last year, and the school is making more adjustments to student aid packages to account for factors such as job losses, says Pamela Fowler, the school's executive director of financial aid.

More than half the undergraduate students at Sarah Lawrence College in Bronxville, N.Y., are receiving grants this year, with an average award of $28,113, up from 46% of students in 2008-09 who received an average grant of $25,908, according to the school. Middlebury College in Vermont, says it plans to cap increases in its "comprehensive fee"—which includes tuition, room and board—to one percentage point above the annual increase in the Consumer Price Index.

Families with kids attending private colleges may be able to qualify for help under the College Board's CSS/Financial Aid Profile, which is used to determine how to distribute the school's own funds. The CSS/Profile weighs factors, such as home values, that the Free Application for Federal Student Aid, or Fafsa—which is used to determine a family's eligibility for federal grants and loans—doesn't consider. Has your home declined in value? If so, think about getting a market appraisal or a 30-day "quick sale value" to document the loss. In addition to home equity, many private schools' formulas also factor in private school tuition for younger siblings and medical expenses.

"If you can document that the value of your home has decreased by 20% to 50%, it has the potential to make a difference of a few thousand dollars," says Mark Kantrowitz, who runs the website FinAid.org, which offers strategies to help maximize eligibility for need-based student financial aid.

Long-Term Strategies

For financial-aid purposes, the most crucial year is the one that begins on Jan. 1 while your child is a junior in high school—the "base income year." During that time, and throughout college, income earned or received is counted more heavily than assets in the financial-aid formulas. Try to avoid taking retirement distributions or realizing large capital gains during that period. Load up on contributions to retirement plans before the base and college years, because assets in those accounts aren't counted in the aid formulas.

Some families may want to defer converting an IRA to a Roth IRA, even though new laws now make it possible for wealthier taxpayers to take advantage of the conversion. Many financial-aid offices may use the income generated from the conversion to reduce the students' eligibility for need-based aid—unless parents appeal the offer through professional judgment.

Since financial-aid forms ask parents to list the funds in their accounts the day they fill out the forms, aim to draw down those accounts as much possible before filing out the paperwork. If you were already planning to make a big purchase—say, a new car or computer—just buy it sooner.

Spend down assets in the student's name first, since aid formulas count student assets more heavily than
parental assets. Custodial accounts, such as UTMAs and UGMAs, can also be liquidated with the proceeds transferred into a custodial 529 plan, which are currently counted as a parent asset on the Fafsa form.

Some families may want to consider margin loans, passbook loans (which use savings accounts as collateral) or a home-equity loan to help pay for college since such loans reduce net assets in the aid formula, says Mr. Chany. If, for example, you have a $20,000 stock portfolio and a $5,000 margin loan and have no other investments to report, you'd report $15,000 as the figure for your assets on the Fafsa. A major drawback: If the stock market declines drastically, you may be asked to put up additional stock as collateral or pay back part of the margin loan.

### Strategies for Maximizing Aid

**As college costs continue to rise, more people are struggling to pay the bills. For families who believe they may qualify for some type of aid, here are five do's and don'ts to keep in mind:**

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<th>DO</th>
<th>DON'T</th>
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<tr>
<td><strong>Save in</strong> investment accounts listed in a parent's name, such as 529 college-savings plans, since up to 5.65% of such assets are assessed under federal aid formulas.</td>
<td><strong>Save in</strong> the child's name since student assets, such as those in custodial accounts, can be assessed up to 20% under federal aid formulas.</td>
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<tr>
<td><strong>Minimize</strong> capital gains and accelerate necessary expenses, such as a car or a tax bill, in the calendar year before your child starts college and, if possible, during the college years.</td>
<td><strong>Ignore</strong> income with bonuses and retirement distributions during those years.</td>
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<td><strong>Notify</strong> financial-aid officers about changes in financial circumstances, such as a recent job loss.</td>
<td><strong>Go into the aid office without the proper documentation to back up your claims.</strong></td>
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<td><strong>Reduce</strong> available cash in your bank accounts to pay down consumer loans such as credit-card balances, since such debts aren't included in aid formulas.</td>
<td><strong>Pay for</strong> college with unsecured debt, such as personal loans, since such loans are not subtracted from your assets under aid formulas.</td>
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<tr>
<td><strong>Contribute</strong> to retirement accounts as much as possible before your child's college years since the money isn't included in aid formulas.</td>
<td><strong>Withdraw</strong> money from your retirement fund to pay for college since distributions will raise your income, potentially reducing aid eligibility.</td>
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Source: WSJ research

Another strategy: Use one of the more than two dozen "prepaid" 529 plans, which allow families to make an upfront payment in exchange for future tuition contracts or credits. The tuition guarantees generally apply to state schools in the state where they are offered, though you can use the money to help pay for out-of-state or private schools. Although many prepaid plans are operating in the red, for now they are still paying tuition as agreed. But the fine print in some state contracts gives them some wiggle room to pay out less than the promised amounts, so read it carefully.

As Steve Berenson's kids got closer to college, he sold some of his holdings in stock-index funds to buy contracts in the Independent 529, a prepaid plan with partnerships with more than 270 private colleges. With his son, Jacob, to attend one of those schools—Kalamazoo College in Michigan—this fall, he was able to dodge some of the recent tuition spikes.

The school also offered Jacob a $17,000 annual scholarship, and Mr. Berenson, a 47-year-old personnel manager in Vienna, W.Va., recently paid off his mortgage. "I timed it so that I would be freeing up cash flow," he says.

Perhaps the most effective tactic is to find a school that really wants your child. Barry Evans of Carmel Valley, Calif., says his and his wife's decision to send their daughter, Paige, to Southern Methodist University in Dallas was swayed in part by the scholarship money the school offered. "My perception is that early on in the process, SMU decided they really wanted her," he says.

Mr. Evans also netted an additional $6,000 grant by approaching the head of the department that Paige, who just finished her freshman year, was interested in. Today, the school is covering slightly less than half of the roughly $50,000 annual cost through a mix of scholarships and grants.

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