From the Forum Staff

Welcome Back!
To those of you who are new here,
Welcome!
This year we are determined to bring you the best student newspaper possible.
Your contributions are requested, your suggestions welcome and your unsolicited advice, well, we are soliciting it.
Write articles. Send letters. Take photos. Stop by and vacuum the office.
The Forum is your paper. We figure that means it should do you some good.
The Forum will not put you to sleep this year.

A student newspaper should provide you with information you need, keep you updated. And, maybe, keep you entertained. (Law school is boring enough without our making you sleepy, too.)
The Forum will not put you to sleep this year.

Our goal is simple: we want you to read this paper. We plan to insure that happens by filling the Forum with information you need and want.

Look to these pages for a regular listing of important events. We’ll list semester deadlines, on-campus interviews, student organization activities, and interesting stuff like National Potato Week.

We might even list National Potatoe Week for you Dan Quayle fans.

If you or your organization want(s) to have an activity listed, let us know. In advance. The sooner the better.

In case you don’t know, we are next door. In Heritage Hall. The old building, just out the Auditorium doors. Upstairs.

VU rated “Best College Value” in Midwest Region

According to the much touted U.S. News and World Report’s “America’s Best Colleges,” out last month, Valparaiso University offers the “Best College Value” in their Midwest region. U.S. News also rated VU among the top universities in the Midwest. See all the gory details at http://www.usnews.com.

In celebration, we here at the Forum have conducted our own ratings and declare VU the “Best University in Valparaiso.” Don’t forget to write home and tell the folks.

VUSL Welcomes New Dean

Dean of the Law School

A Message from Dean Conison...

Nobody seems to know what law school deans do. One faculty members at my former school thought I spent my days sitting in a large office reading the newspaper. In fact, a law school deanship is an odd position: part chief academic officer, part chief operating officer, part chief development officer. At bottom, what a dean does is serve the many constituencies that make up a law school community: faculty, students, staff, alumni, central administration, trustees, state and local bar, actual and potential donors, and friends. Success does not come through one’s own achievements. Rather, it comes from enabling faculty, staff, and students to succeed in what they do, and in seeing that the law school becomes an ever better institution.

To make a law school better, of course, it helps to start with one that is already very good. And that is what we start with at the Valparaiso University School of Law. Even before I became dean, I learned that this school has extraordinary strengths; and I continue to discover new ones every day. For example, there is no better place to learn to think and act like a lawyerindeed, to think and act like a complete lawyer, one who is prepared for success and leadership. There is no better place to get a personalized education: the teachers here deeply care about your learning and about your personal and professional well-being. The clinical programs here are impressive, and an extraordinary number of Valpo Law students enroll in a clinic. There is a wealth of externships.

VUSL to Host Justice Ruth Bader Ginsberg

Justice Ginsberg will give a public lecture on Tuesday the 15th entitled “The Supreme Court: A Place for Women

Valparaiso University School of Law welcomes U.S. Supreme Court Justice Ruth Bader Ginsberg for two days of lectures, starting on Tuesday, September 15.

Justice Ginsberg will give a public lecture entitled “The Supreme Court: A Place for Women,” on Tuesday, September 15 at 4pm, at the Chapel of the Resurrection here on VU’s Campus. No tickets are necessary for this lecture. It is open to the general public.

In a private lecture, open only to the Law School campus-community, Justice Ginsberg will speak at the VUCA Theatre about the “Workways of the Supreme Court.” This lecture will take place on the morning of Tuesday, September 15. Law students, faculty and staff may obtain tickets, free of charge, by contacting Lisa Todd at the Office of the Dean, VUSL. Not open to the general public.

Priority for this talk will be given to students who are not enrolled in the Constitutional Law II class which Justice Ginsberg will visit on Wednesday, September 15. Law students, faculty and staff may obtain tickets, free of charge, by contacting Lisa Todd at the Office of the Dean, VUSL. Not open to the general public.

Valparaiso University School of Law will address the Constitutional Law II class here at VUSL on Wednesday, September 16. This closed lecture will be “Remarks on Judicial Independence.” This Constitutional Law lecture is not open to the public, nor to students or others not enrolled in the class.

(Continued on page 4...)
Dear Editors:
I am writing to ask why you do not have more Letters to the Editor. I love Letters to the Editor. Letters to the Editor have always been my favorite part of the newspaper. Why, I can remember way back when I was a kid...my Daddy used to always take me down to the corner drug store to buy me a soda pop and, well, the first thing I’d do would be to crawl over to the newspaper rack and start looking for those darn Letters to the Editor. Really, I did. Loved ‘em. So...why don’t you have more?

Get it together folks!

Disappointed law student.

Dear Disappointed:
We share your feelings about Letters to the Editor. Why, when I was a child, and my father used to take me to the drug store for a soda pop, I’d make him stop on the way in and look at the newspaper Letters to the Editor section, even before he could get fully in the door... Anyway, law students are busy folks and sometimes they don’t have time do important things, like write Letters to the Editor of the law school newspaper. I know you might find that hard to believe. However, with the improvements we are making to the paper this year we can confidently tell you that you will see more Letters to the Editor section, even before the law school newspaper. I know you things, like write Letters to the Editor of the newspaper. I know you never even had a phone in my own name and soon I’lI be responsible for the lives and property of people I’ve never met.

What is wrong? Is it me? Did I miss something? Help!

Confused in Tulpea.

Dear Confused:
Nope. And this is it.

Dear Offended:
You have it all figured out. Congratulations.

The Editors

Dear Editors:
Have you gonna stop this sad, pathetic, Letters to the Editor thing?

Dear Editors:
I’ve begged, borrowed and purchased the best outlines I could locate, and used this stuff I didn’t write and still don’t understand to pass exams I don’t remember. I’ve spent hundreds of dollars on books I can hardly lift, read them all and then forgot that stuff too.

I’ve developed calluses and cramps writing meaningless final exams for people I don’t really believe ever read them. I’ve drank enough cheap vending machine coffee and free SBA keg beer to float a barge. I’m afraid my liver will never recover, my eyes are going bad and my back has been giving me problems from sitting on those lousy seats in Tabor.

Now I’m gonna graduate in December. I just got hired by some law firm in a city I’ve never visited for more money per year than my father paid for his summer house. And I still have no idea what the hell I’m doing. I feel more qualified to drive a school bus or sell vegetables than to practice law. I’ve never even had a phone in my own name and soon I’ll be responsible for the lives and property of people I’ve never met.

What is this law school thing, anyway?

Dear Editors:
Congratulations.

Nope. You have it all figured out.

Dear Confused:
Nope. And this is it.

Serve law students for over a quarter century

The Forum

"Let the people know the truth and the country will be saved.” — Abraham Lincoln...

"...but what is ‘truth,’ anyway...?” — Anonymous

The Forum encourages submissions from all students, faculty, and staff. Please contact the Editors, C. Jesse Green or Andrea Welch, for more information. Contributions should be made on computer disk or by email. Computer submissions must be completed in a WordPerfect or MS Word format and be IBM compatible.

Please feel free to contact The Forum with any concerns or comments.

The opinions expressed in The Forum are those of the authors and do not necessarily represent the views of The Forum staff, Valparaiso University, the School of Law, its faculty, students, or the administrative staff. The Forum was established in 1969 as a student take over organization, and is now a committee of the SBA. The Editor reserves the right to edit articles for punctuation, grammar, brevity, good taste, accuracy, and libel. We are under no obligation to print anything we receive.


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The Forum

Heritage Hall 202
Valparaiso University School of Law
Valparaiso, Indiana 46383
Phone: (219) 465-7831
forum@valpo.edu

August 31, 1998
Vol. 29 No. 1
All are welcome to participate.

EDITORIAL BOARD 1998/1999:
Editor in Chief: C. Jesse Green
Managing Editor: Andrea Welch
Features Editor: Sue E. Mulligan
Copy Editor: Sejal Marwah

Forum temporarily OUT OF ORDER

September 3, 1998

Answers on page 7

(Correct answers available for five bucks from Forum staff members)
Career Services Announces New Website

Technologically Speaking
Advancing Your Career Search Options
Gail Peshel, Director of Career Services

As I write this, Anita, Lisa and I are eagerly awaiting your return to the law school. We are also anxiously awaiting your reaction to the new Career Services web page! (www.valpo.edu/law/career) We spent a significant amount of time this summer designing a web site that will provide you easy access to a broad range of information. Log in and visit our “Student Opportunities” section. Choose from a selection of offerings including job postings, on campus interviews, job fairs, internet resources, calendar of career services events, faculty practice and interest areas, our newsletter, and employment statistics.

We are awaiting your reaction to the new Career Services web page!

Job Postings and On Campus Interviews – On Computer

Both the “job postings” and “on campus interviews” keys will take you to our new software that enables you to learn about available positions and the employers that post them. The on campus interview key allows you to sign up for on campus interviews via computer. In fact, all on campus interviews will be scheduled through computer sign up. Sign up is easy. You can use any computer in the law school library to sign up, plus two computers in Career Services.

All on campus interviews will be scheduled through computer sign up.

Attend a training session – in fact, it’s mandatory!

How do you work this new software, you might ask. Well, we have planned training sessions for eight days, beginning Wednesday, August 26, and we hope that you will sign up for a session. The sessions will be held in the second-floor computer room in the library. Each session will run for 45 to 50 minutes, and we would like to limit registration to 30 students per session so that everyone will have access to a computer. We also videotaped a training session this summer, so students who cannot attend a training session must first watch the video and then log on to the system to sign up for on campus interviews or view employment opportunities.

No one can gain access to your information

System is secure.

The system also has a secure section reserved just for your information. Entering your interests, your geographic preferences, addresses, phone numbers, and other information will help us alert you to jobs that meet your goals. Please be certain that your class year is entered correctly. The system will only show you job opportunities on campus for the class year that is listed in your personal information. Remember: the personal information area is secure. No one can gain access to your information unless you tell others your password.

Having now reviewed keys that access the database, let’s return our focus to the other components of the Career Services web page.

The range of internet resources seems endless

Internet Resources.

Hyperlinks to other web sites by clicking on any site chosen from a wide array of listings. The range of internet resources seems endless, so we organized the web sites first by type (job search, professional associations, bar review, funding, academic, practice areas, geographic information, periodicals, and employer research). These areas are then further divided. For instance, “Job Search” includes web sites that actually list jobs and other general career resources. Moving back and forth between other web sites and the career services site is easily done by clicking on the “back” key at the top of your screen. (cont...)

Faculty Help Students in Job Searches.

As you know, Valpo’s faculty not only prepare you extremely well to practice law, but they also are willing to talk with you and help you as you search for your summer or full time position. Sometimes students are not aware that a faculty member has experience in a particular practice area, or that the faculty member may have contacts in a particular city. Attempting to provide better information to students on faculty interest areas, we have created a faculty section on the career services web site. Again this section is divided into interest and geographic areas to facilitate access to faculty who share your interests or who may be able to help you reach your career goal.

C.S. Newsletter.

We have many programs planned for you this year, and we want you to be well aware of all the workshops, sessions, mock interviews, job fairs, and networking opportunities. The assistant director of Attorney Personnel Management of the U.S. Justice Department in Washington, DC, seasoned National Law Firm Marketing professionals, and the author of Guerrilla Tactic for Getting the Legal Job of Your Dreams... Regardless of Your Grades, Your School, or Your Work Experience and the new book, America’s Greatest Places to Work with a Law Degree, and are only a few of the outstanding speakers we have planned for you this year. Bookmark our calendar page, and refer to it often!

Employee Statistics.

Statistics on the Class of 1997 are available for review. View the states where 1997 graduates located. See the percentages of graduates who entered a certain type of practice. Reinforce the fact that you too will get a job! All of the information is aggregated, so privacy is ensured.

A great resource for you

Visit our Website Often! Make it Routine!

As with all websites, our site is evolving. We will continue to update on campus interviews, job postings, and everything else that changes. We consider this a great resource for you and hope that you will use it.

Visit our Website often!
The faculty members are highly productive scholars who make first-rate contributions to legal knowledge in an array of fields, both practical and theoretical. We are so rich in visiting scholars and speakers that mere mortals have become boring.

But what we have today is only the start. The faculty is continuing to develop new programs and new initiatives that will benefit students, the larger legal community, and society. One initiative, already well under way, is a new center on dispute resolution. This center builds on our existing curricular concentrations. Its work will feature public programs on the intersection of dispute resolution and the fields of law involved in the four concentrations. The first program, on dispute resolution in environmental law, will be held in 1999. We are also working to develop a center on law and civic responsibility. This center, too, will build on existing strengths—in this case, public service, professional responsibility, and jurisprudence. Yet another initiative is to develop additional concentration to meet the career needs of our students. More on this in the future.

"Being an excellent law school is not enough. It is no help to be the best kept secret this side of Peoria"

I think we all realize, however, that being an excellent law school is not enough. It is no help to be the best kept secret this side of Peoria. The world should know how great a school we are, and the world should know the wonderful things our faculty, students, and alumni are doing. Building our reputation and ensuring that the public knows what we are doing will help you find rewarding jobs, help us to continue to attract excellent students and outstanding faculty, and encourage friends to provide financial support. Thus, we will be developing and implementing plans to build our image and gain for the school the renown it deserves.

I welcome your ideas and encourage you to help us with these efforts, both to make Valpo an even better school and to let the world know how good we are. This is your school. Don't forget that your public service activities, your successes in moot court competitions, your work through student organizations, not only help you but help the school. Take pride in your activities and achievements, and let us know about them.

I look forward to meeting as many of you as I can, and look forward to our continuing conversation. I will not be able to teach as much as I like, but I do plan to write periodically for this newspaper and to hold open meetings with students. Take pride in your activities and achievements, and let us know about them.

I look forward to the year and to the successes it will bring all of us. Best wishes; good luck with your studies and professional activities.

---

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Justice Ginsburg: Sources Focus on Her Views and Career

By Sally Holzheffer

Visiting VUSL on September 15-16 will be U.S. Supreme Court Justice Ruth Bader Ginsburg. After serving five years on the nation's highest court, only the second woman to do so, Justice Ginsberg has a unique perspective to share with law students and faculty. She has made important contributions to the development of woman's rights law, particularly her work in cases that established that the Fourteenth Amendment guarantees of equal protection of laws applies to sex discrimination.

Her previous association with VUSL includes participating in the Cambridge Summer program in 1994 and 1997. She and Professor Rosalie Levinson team-taught a course called "Gender Discrimination." For those interested in familiarizing themselves with Justice Ginsburg's work prior to her upcoming visit, we recommend the following materials in the Law Library collection:


KF 8744.J8 Ginsburg

(This two-volume set reprints official documents related to her nomination, as well as text of her articles and opinions and includes an extensive bibliography of works by and about her.)

Ginsburg, Ruth Bader, Text, Cases, and Materials on Constitutional Aspects of Sex-Based Discrimination. KF 4758.A7 G56 1974

Recent Opinions by Judge Ruth Bader Ginsburg. KF 213 G56 1993

Barry, Dawn Bradley, The 50 Most Influential Women in American Law. KF 353 B47 1996

Additional information about Ruth Bader Ginsburg can be found on the Internet at:

http://supct.law.com/ell.edu/supct/justices
IOLTA HELPS POOR CLIENTS
Andrea Welch

The Interest On Lawyer’s Trust Accounts program, commonly known as IOLTA, has become the second largest source of funding for legal services to low-income Americans.

IOLTA programs use the interest earned on pooled client funds within the state to fund Legal Services. IOLTA programs fund legal services for roughly 1.7 million poor people annually and have channeled up to 150 million into legal aid efforts. An estimated 1 billion in interest has gone to legal services groups over the 17 years since IOLTA’s inception.

In Phillips vs. Washington Legal Foundation, 96-1578, the Court ruled, 5 to 4, that the interest earned on such accounts is the property of the individual clients, not the lawyers or the government. It amounts to a taking of client’s property without compensation, a violation of the fifth amendment. Many believe that this ruling jeopardizes legal services program used by 49 states and the District of Columbia. Indiana is the only state that had not initiated the IOLTA program. Many attorney’s are obviously disappointed with the decision. They believe that it directly undermines a valuable program for delivering legal services to the poor. In some states, IOLTA accounts for approximately 25 percent of the budgets and any loss of money would cut programs that already fall short of the need. Some Legal Services report that 40 percent of all requests for legal aid must be turned down for lack of resources. The rest of the funding comes from private donations and various state and federal programs.

To add more problems to the issue of funding for legal services the New York Times reported that the senate voted to maintain the programs current 289 million funding level for another year and to spend an additional 17 million for pilot projects. The funding falls short of the 340 million requested by President Clinton and the even higher budgets of previous years. Also, the Senate leaves standing a ban on Legal Services lawyers to represent class action suits and other imposed restrictions that impede the ability of lawyers to represent clients effectively. This kind of minimal funding deprives the agencies of the funds needed to run a meaningful program and sets them up for failure.

At a time when one in five children under eighteen lives in poverty, the cuts leave poor people in many areas with little or no legal help.

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Upcoming Events

September
September 9 11:00 a Negotiation Team Orientation & Info Session, Pelzer.
September 15, 4:00 pm Justice Ruth Bader Ginsberg, “The Supreme Court: A Place For Women.” at the Chapel of the Resurrection. No tickets necessary. Public invited.
September 16, 10:00 Justice Ruth Bader Ginsberg, “Workways of the Supreme Court.” Not open to the public. Access only for Law students, staff, faculty. For tickets contact Lisa Todd at the Office of the Dean, VUSL.

October
October 16-18 Homecoming! Lots of nifty stuff happening over at the undergrad campus on all three days. Highlights...
October 16 3:30pm Women’s Soccer. Valpo vs. Illinois at Eastgate Field.
7:00pm Women’s Volleyball. Valpo vs. Western Illinois at ARC
October 17 10:00 am Homecoming Parade. “It’s a Valpo World” Kretzmann Hall and then west...
1:30pm FOOTBALL! Valpo vs. Butler at Brown Field.
October 18 5:00pm Women’s Volleyball. Valpo vs. Chicago State at ARC

For more info call the Homecoming Hotline 1-800-833-6792 ext. 23

Health Law Association-Announcement
The Health Law Association will be purchasing washable bears in primary colors to donate to a local ambulance company. The bears will be given to children who access their services and need comforting. Approximately 200 bears will be purchased with the profits made from the Health Law run/walk last spring semester. The Health Law Association’s first meeting will be held on Wednesday, September 2, 1998 in Pelzer class room during chapel break. If you are interested in becoming a new member contact: Dan Stephens-president, Tricia Curtis-vice-president or Andrea Welch-Treasurer.

General: Law School Organization Announcements
Any organization interested in placing announcements of meeting times and events in the Forum is welcomed. To find out the Forum deadlines and procedure for making announcements contacted the Jesse Green or Andrea Welch at the Forum phone # 465-7831 or E-mail: forum@valpo.edu

Negotiation Orientation Meetings and Tryouts
The Negotiation team will be holding tryouts. Any one interesting in finding out about the Negotiation team and what is involved can attend one of the two orientation sessions that Professor Vance and the negotiation team members will be hosting on Thursday, September 3 and Wednesday, September 9, 1998 both at 11:00 a.m. in Pelzer.
Alternete Dispute Resolution, which involves negotiation, mediation and arbitration is an excellent skill to develop and have experience in prior to practice.

HELP!
How can you let this go on?

The Forum needs writers, contributors, columnists, photographers, etc.

Come on, You know you can do better than this! So prove it!
It is a felony for a private party to own a vehicle or trailer designed to defend against missile attacks, unless duly licensed. 750.421

It is a misdemeanor to sell a motor vehicle to someone under the age of 18 without written consent of the person’s parents on an “approved form.” 750.421(c).

It is against the law to hinder the operation, loading or unloading of a farm vehicle for the purpose of delaying it. 750.421(b).

It is a misdemeanor for physicians or surgeons to employ drummers or solicitors to hand out gifts for the purpose of procuring patients. 750.429

It is against the law for a physician to prescribe poisons, drugs or medications while that physician is intoxicated. 750.430

It is a felony for any person to teach polygamy as a correct form of life. 750.441 It is a felony to participate in a prize fight, or to aid or abet therein. 750.442

It is a misdemeanor to give a fictitious name to a druggist in order to purchase poison. 750.433

It is a felony to marry someone who has another spouse unless that person’s spouse has "voluntarily remained beyond the sea" for the space of five years. 750.439

Is a misdemeanor to “allow, permit or suffer to be consumed” any intoxicating liquor in the toilet of a dance hall unless the premises are duly licensed. 750.464(a).

“Any person, dealer, agent or employee of any corporation, who shall directly or indirectly use, sell or offer for sale, give away or offer to give away, any standard clinical thermometer that does not comply with the definition stated in this section for a standard clinical thermometer, shall be guilty of a misdemeanor.” 750.469

It is a misdemeanor to feed to animals or fowl flesh which is “putrid or unwholesome” 750.467

It is a misdemeanor to sell horse or dog meat which is not plainly labeled. 750.477(a).

It is a misdemeanor to dive from an overpass. 750.493(c)

It is a misdemeanor to drive a sleigh, drawn by mules or horses, on village streets unless at least one of the animals is equipped with bells. But only in the Upper Peninsula. 750.494

Anyone who refuses to aid officers in seizing or securing rioters is considered one of them and can be arrested on that charge. 750.523

It is a felony for any man to “seduce or debauch” an unmarried woman, but such a man cannot be prosecuted after one year. 750.532

It is a misdemeanor to trespass upon someone’s property in order to eavesdrop on them. 750.539(b)

The Star Spangled Banner may not be played “for dancing or as an exit march.” It must not “be embellished,” and must be played “separately and in its entirety.” 750.542

It is a misdemeanor to enter the premises of another in order to carry away huckleberries, or trample them, but only if the property owner has posted conspicuous notices in at least three different places. 750.549

It is a misdemeanor to sell peach baskets which are not marked as to their capacity at the rate of 1 pound for each 43.008 cubic inches of space, but only if you are a manufacturer, shipper or dealer in peaches. 750.565

It is a misdemeanor to sell “near beer” to minors if you have led them to believe that it contains alcohol. 750.28

If two people who have been legally divorced, shall cohabit together, they “shall be liable to all the penalties provided by law against adultery.” 750.32

It is a felony to use a room, shed or building for the purpose of shooting an animal as a test of marksmanship. 750.491(1), (2) (a) (d).

It is a misdemeanor to put or leave the carcass of a dead animal in any place within 1 mile of the residence of any person, if the carcass injures that person’s health or annoys them, unless every part of that carcass be buried at least 4 feet underground. 750.57

It is unlawful to bring a docked horse into the state unless that horse is registered. 750.61

“Any person who shall willfully blaspheme the holy name of God, by cursing or contumeliously reproaching God, shall be guilty of a misdemeanor.” 750.102

“Any person who has arrived the age of discretion, who shall profanely curse or swear by the name of God, Jesus Christ or the Holy Ghost, shall be guilty of a misdemeanor...” 750.103

It is a felony to break and enter a tent with intent to commit a felony. (750.110) It is also a felony to enter a tent, with intent, even without breaking. 750.111

It is a misdemeanor for a junk dealer, rag or paper buyer to purchase things from a minor without written consent of the parent or guardian of the minor. 750.138

It is a misdemeanor to exhibit a child under 16 for the purpose of rope or wire walking, dancing or begging. 750.140

It is a felony to engage in a duel, even if no homicide ensues. 750.171

It is a misdemeanor to post or advertise reproachful or contemptuous language concerning another for failing to fight a duel or failing to accept a challenge to a duel. 750.173

It is always First Degree Murder to kill someone in a duel. 750.319

Being a “second” to a duel where someone is killed makes one an accessory before the fact. 750.320

Snowmobiles are not to be used to pursue or kill wild animals. 324.82121

It is a felony to place any “foul or offensive substance” near to another with the intent to wrongfully injure, molest or coerce another. 750.209

It is a misdemeanor to falsely represent oneself as “blind, deaf, dumb, crippled or physically defective” for the purpose of obtaining something of value. 750.221

Prohibitions against the possession or use of mechanical knives (“switchblades”) do not apply to one arm persons. 750.226(a).

It is a misdemeanor to, by word or act, publicly cast contempt upon a picture or copy of the flag of the United States or of the State of Michigan. 750.244-246

These particular laws were taken from the Criminal Law of the Great State of Michigan, where this Editor spent his summer wasting that state’s taxpayer’s monies doing things like...well, like looking up these laws and listing them. In future issues we will bring you similar examples of Indiana law which, we are certain, will prove to be just as silly.
HELPFUL HINTS
From the Financial Aid Office

1. Discuss the cost of law school with your family and determine the extent to which they plan to assist you financially.
2. Contact the law schools you are interested in attending to find out what financial assistance they offer, the required application procedures and any applicable deadlines.
3. Explore scholarship opportunities through private organizations, foundations, and associations as well as through federal/State/local government agencies.
4. Be careful how you use your credit cards. Consumer credit is not an investment, it's simply a means of improving your standard of living on a temporary basis. Credit card debt is bad debt.
5. If possible, pay off all your consumer debt (including credit cards, car loans, and other term loans) before you start law school.
6. Save as much money as you can before entering law school to help pay for educational expenses.
7. Make certain you do not have bad credit. You should contact one of the three national credit reporting agencies - TRW, CSC Credit Services, or Trans Union Corporation - to obtain a copy of your credit report. If you think you may have credit problems, you should review your credit history with the financial aid counselor at the law school you want to attend before you apply for loans.

More...Hints from the F/V Office

Good Habits For A Sound Financial Future

*Limit your use of credit cards. Save them for emergencies. Use credit cards only for convenience, NEVER for credit.* *Cut up all but one of your credit cards. Keep the one with the lowest limit.* *Get in the habit of saving, even if only $5 per month.* *Budget your money just as carefully as you budget your time. Establish a monthly budget and stick to it.*

ANSWERS
To Forum CROSSWORD on page 2

Keep accurate records of your finances.
Your record keeping should include the amount of your accumulated debt, an estimate of your minimum monthly payments, and the name(s)/address(es) of your lender(s). You also should keep copies of all important financial documents (e.g., promissory notes, correspondence from your lender(s), financial aid award letters, application materials).

*Don’t overestimate the magnitude or probability of the financial windfalls you expect (hope) to receive. They may not go as far as you expect.*

*Be a well informed borrower. Not all loans are alike. Educate yourself about the loans you borrow, know the differences between the various loan programs, and borrow wisely.*

Don’t live the life-style of a lawyer until you have completed your training. Get in the habit of being thrifty. If you live like a lawyer while in school, you may live like a student when you’re a lawyer.

Plan now for the financial future you want. Set yourself up for success!

Every time you borrow money while in school, whether an educational loan or use of your credit card(s), you are influencing your financial future. You will have to repay that debt and, in so doing you will diminish your future discretionary income. Ask yourself, “Do I really need this now?” before you buy and pay later.

Borrow the minimum amount necessary to maximize the return on your educational investment. Your goal should be to maximize the net return on every investment you make during your life.

Finally...DO NOT waste your valuable time writing for Student Newspapers... Get a job instead!
Elvis sighted!!

Already tired of school?  
Miss that HOT weather?  
Want to cheer on the Crusaders?!?

Valparaiso University vs.  
University of South Florida  
In Sunny Tampa!

Saturday, September 12, 1998  
Tampas (Houlihan’s) Stadium,  
4201 Dale Mabry Hwy.

Tailgaté party at 5pm. Kickoff at 7pm.

Tickets: Tailgate Party: $10 adults, 87 children  
Game: $14 per person.

Call Quick! 1 800 833 6792