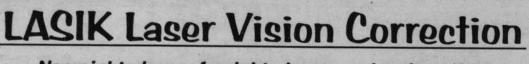
Jerry Allen BEFORE



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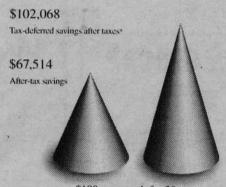
*Note: Under federal tax law, withdrawals prior to age 59% may be

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In this hypothetical example, setting aside \$100 a month in a tax-deferred investment with an 8% return in a 28% tax bracket shows better growth after 30 years than the same net amount put into a savings account. Total returns and principal value of investments will fluctuate, and yield may vary. The chart above is presented for illustrative purposes only and does not reflect actual performance, or predict future results, of any TIAA-CREF account, or reflect expenses.

Debate

continued from page 1A

D'Souza said he opposes affirmative action because it causes cultural disadvantages, and "merit, like racism, creates inequality." He frequently quoted people such as the Rev. Jesse Jackson and Martin Luther King Jr.

Kim Hutchinson, the co-director for the Black Student Union, said she hoped students, faculty and community members would come away from the debate with open minds regardless of whether they were for or against affirmative action.

Recycle

continued from page 1A

cial, political and technological environment." Further, the University "affirms its commitment to environmental excellence.'

Todd Miller, a graduate teaching fellow in environmental studies, agreed the recycling program is strong, but he would also like to see more done to protect the environment.

He said the University needs to reduce the amount of trash on campus

Brian Fuller, a waste reduction analyst for the Eugene branch of the Oregon Department of Environmental Quality, said the University needs to address the issue of food waste.

He lauded the University for creating a sustainability policy and said it is a step in the right direction to creating a better environment.

Fuller added that he would like to see the University do a better job of recycling materials from construction sites

Miller praised the students for using bicycles on and around campus and said the University has done a good job providing bike racks.

"It's an incredibly bicycle-friendly campus," he said.

Gretchen Hughes, also a GTF for environmental studies, said she believes the University does better than many schools, but she is disappointed because the University has

Junior exercise and movement science major Carrie Zografos said she thought Wise's argument was more convincing because it was backed up with more concrete examples.

Oscar Ponce, the multicultural liaison for Springfield's public schools, said he also thought Wise's position was better presented.

"Tim Wise is more of a realist. He knows what is going on,' Ponce said. "There are people who are aware, but there are a lot of people like Dinesh D'Souza who are not aware of issues such as diversity and racial profiling.

not won any major awards for its environmental policies. She said food waste in the EMU is something she would like the University to address

Martin said classes taught by the environmental studies program are well-structured, but he believes more could be done outside the department.

"I think there needs to be much more dialogue with the professional schools," he said.

Hughes also said there are many classes that do a good job of getting students to care about the environment, but sometimes students don't connect with what they are being taught.

Ken Stephens, who is in charge of garbage services for University Facilities Services, said the University provides dumpsters on campus to encourage students to throw their waste in containers rather than on the ground. He said about six tons of garbage is produced each day, totaling anywhere from 30 to 35 tons a week

A 1999-2000 waste study shows the University recycled 1.321.58 tons of materials, including paper, plastic, tires, motor oil and even paint thinner.

The University recycling program has begun researching postconsumer waste composting, as well as worm composting, to create compost materials for soil at the Urban Farm Garden.

"We recycle everything possible," Kaplan said.





Jerry Allen AFTER

(Surgery by Steven Ofner, MD)

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