

College Avenue

volume three: issue one fall, 2007

hot button

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student loans revealed

get all the facts before signing your name.

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'07-'08

tuition hike

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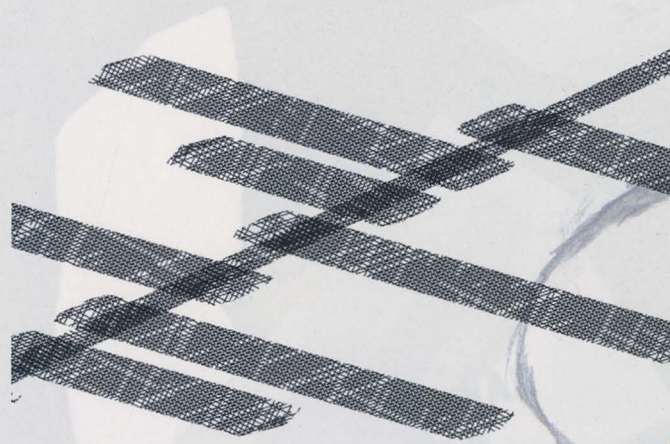
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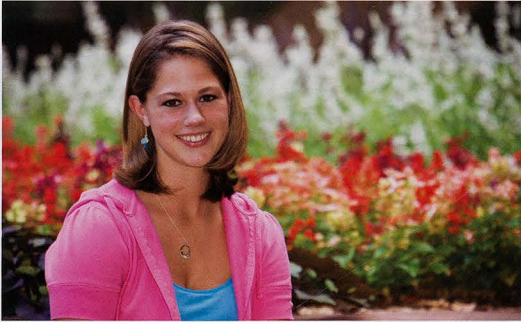
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letter from the editor



Integrity. A simple word with such a broad meaning. I have come to learn just how powerful a quality integrity is and am determined to hold myself accountable at all times.

As a journalist, and new editor of this magazine, I strive to hold my staff to the same standard of excellence. As I learned from my predecessor, Caroline Kipp (Welch), I have to keep my own values and principles in check, then lead by those ideals. I will do my absolute best to fill the shoes of the three women who came before me – it won't be an easy task, but I am up for the challenge!

While sitting in the newsroom at 4 a.m., next to the tent my photography editor and I set up for our all-nighter, I couldn't help but think that it was only the beginning of a long year. However long it may feel, in the end, I know I will look back and be thankful for this amazing opportunity. An opportunity to give writers, designers and photographers the chance to learn new skills, build on existing ones and learn how to live each day with integrity.

I would like to thank my wonderful staff – some experienced and others new to the field – for all their hard work and dedication over the summer. Also, a huge thanks to my managing editor, Heather, and to my section editors for being so dedicated and helping keep everything on track – I could not have done it without you. Sometimes it was difficult giving up a day of tubing down the Poudre to write, photograph or design, but you did it and you should be proud of the end result.

Thank you to our readers for picking up our magazine! Because of you, we know our work has not gone to waste. Please spread the word about College Avenue and feel free to let us know what you think or would like to see on our pages.

With sincere appreciation,

Stephanie Gerlach

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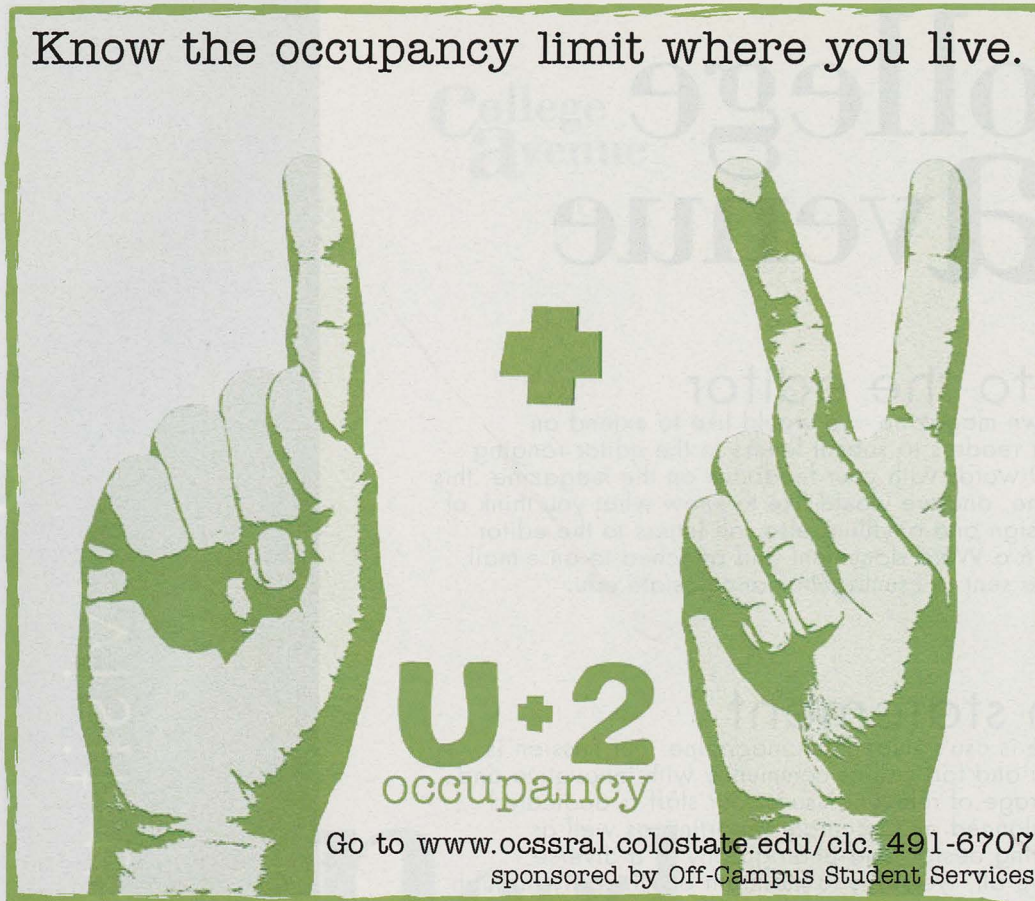
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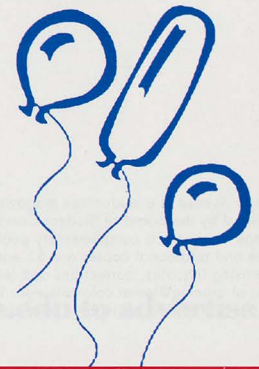
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College Avenue

letters to the editor

as csu's very own magazine, we would like to extend an invitation to our readers to submit letters to the editor ranging from 50 to 150 words with your feedback on the magazine. this is your magazine, and we would like to know what you think of the content, design and anything else. all letters to the editor must be typed in a Word document and attached to an e-mail, which should be sent to csumag@lamar.colostate.edu.

mission statement

College Avenue is csu's student-run magazine. our mission is to serve the csu and fort collins community with innovative and engaging coverage of relevant issues. our staff is dedicated to providing balanced and accurate reporting as well as visually stimulating design and photography to a diverse audience. above all, we strive to maintain our integrity through professionalism and this standard of excellence.

on the cover:

photo illustration by katie stevens

College Avenue is published by Student Media
Lory Student Center
Fort Collins, CO 80523
(970) 491-1687

College Avenue is a student-run magazine intended as a public forum. *College Avenue* is published by the Board of Student Communication at Colorado State University. *College Avenue* is a complimentary publication for the Fort Collins community. The first copy is free and additional copies are \$1 each, payable to the Student Media business office. Advertising inquiries, corrections and letters to the editor should be submitted to the executive editor at csumag@lamar.colostate.edu. The contents of this publication are copyrighted and may not be reproduced without prior permission of the Board of Student Communication.

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Katie & Trevor

new leaders of the green and gold

Skipping meals and classes had become the norm for senior Katie Gleeson. She couldn't sleep, and her friends and family hadn't seen her in days. An emotional roller coaster, she was ranging from ecstatic to scared and everything in between. Constantly exhausted, but wired on caffeine and adrenaline, it was easy to see something was going on.

No, she wasn't having a nervous breakdown.

She was running for president of the Associated Students of CSU (ASCSU).

And she won.

Students saw the blue t-shirts roaming around campus during campaign week, easily noticed with the trademark polka dots and big white lettering. But few know the real story behind "Katie and Trevor," and although they're willing to speak with anyone, you have to catch them first.

With more goals for CSU than most can count, President Gleeson and Vice President Trevor Trout have stayed busy throughout the summer, preparing for the year ahead with schedules already packed with meetings, interviews and speeches.

"Both Katie and Trevor have a drive and passion for our organization, the school and the students," said ASCSU Chief of Staff Ben Schrader, a junior sociology and political science double major. "They've set a lot of good goals, and because of their hard work ethic I believe they'll be able to accomplish them."

Rushing into the ASCSU office after a meeting with CSU Vice President Tony Frank, it's clear the summer didn't offer either of the two a break. Exchanging her black heels for a spare pair of sandals hidden under her desk, the tall, blonde Gleeson knows it's one of her few moments to relax, after being dressed for business all day.

"I decided to run for president because I was passionate about ASCSU," said Gleeson, a history major and business minor and previous director of academics for ASCSU. "It was a scary prospect to run, but I loved ASCSU too much not to try."

After asking Trout, a senior business management and German double major and friend from ASCSU, to run as her vice late last fall, the two started planning their campaign.

What they found was their very different personalities complimented each other, and their goals for the university were the same.

"We took a personality test and found out our personalities were almost the exact opposite," said Trout, a Fort Collins native, and added with a smile, "but we're both good looking."

The ASCSU list of tasks is vast. The student government funding board allocates \$175,000 in student fees to different organizations, provides a voice for CSU students and serves as an advocate for student issues, according to the Web site, www.ascsu.colostate.edu. They also oversee the allocation of \$31 million to fee-funded areas such as the Student Recreation Center, Lory Student Center and Hartshorn Health Center. Aware of the responsibility being handed to them as leaders of this organization, Gleeson and Trout aren't wasting any time getting started.

They plan to improve and expand several of ASCSU's already existing programs, including For-Ever-Green, a program designed to encourage Ram pride with t-shirts, and Ram Ride, a free, safe ride home for students.

The two also want to give students a more representative voice in the allocation of student fees, lower the cost of text books, encourage students to vote, become more involved in on-campus activities, and continue to "push beyond bounds" of previous presidents.

"We have one year to leave a legacy," said Gleeson. "We want to represent students to the best of our abilities. We want every student to be a part of this university, and we need to reach out to every constituent."

Both Trout and Gleeson agree that it's important to increase ASCSU's visibility, so that each student knows what they do and why. And students can plan on seeing more of ASCSU on the plaza, popcorn and snow cones included.

Despite their goals and professionalism, the two aren't all business.

Trout, an outdoor lover, works for the forest service and loves hiking with his golden retriever, Canela, as well as playing volleyball with friends and swimming in Horsetooth Reservoir. The self-described extrovert also loves coffee, which he indulges in while working at Mugs Coffee Lounge. He has four younger brothers and likes being with people.

"Trevor is very personable and energetic and Katie is straightforward and to the point," said Schrader. "They both have a good mind for business."

Gleeson, originally from Albuquerque, N.M., cherishes her alone time as a chance to reflect. She loves friends, chocolate ice cream

KATIE GLEESON

Born: Salt Lake City, UT

Hometown: Albuquerque, NM

Birthday: December 11, 1985

Favorite Band: Rascal Flatts

Favorite Food: Mom's roast chicken and
mashed potatoes

Clubs: Mortar Board Senior Honor Society

Jobs: ASCSU

and spending time with her family and boyfriend Luke, a CSU graduate. Her future plans include law school and the possibility of eventually working in higher education.

"I think that Katie will make great changes in this school because once she puts her mind to something, she does it," said mutual friend Renee Opferman, a CSU graduate. "She's more goal oriented than previous presidents. ASCSU is the main priority in her life."

Schrader also believes that Gleeson and Trout will strive to improve upon previous presidents.

"They (Gleeson and Trout) will carry off the great work that has been done before, build upon it and make it better," he said.

Despite their friends' confidence in their abilities, throughout the intense campaign process, both Trout and Gleeson were unsure of their standing in the election. After being announced as the winners, the shocked new president and vice president celebrated at CB and Potts. But their schedules left them little time to revel in their success.

Given less than a week to lay out a budget of just over a million dollars and hire a staff, the two jumped into the thick of things immediately. Not to mention catching up on the numerous class periods missed to spend time campaigning on the plaza.

But busy or not, Trout and Gleeson encourage students to stop by the ASCSU office anytime to meet and talk with them.

Gleeson's No. 1 goal for this year may seem impossible, but then again, at one time so was having a female president.

"I want to make CSU the most sought after university in the nation," she said. "I want to leave here knowing that I made strides to do that." ■ **ca**



► photo by katie stevens

ascsu president katie gleeson and vice president trevor trout make themselves at home on the lory student center plaza, where they intend to listen to and speak to students on a regular basis.

TREVOR TROUT

Born & Raised: Fort Collins, CO

Birthday: July 1, 1986

Favorite Band: John Butler Trio

Favorite Food: Coffee flavored anything

Clubs: Tau Kappa Epsilon, Navigators Campus Ministry

Jobs: ASCSU



Rising Costs

increased fees thin students' wallets

Change is the theme for 2008. Classes will be added, parking will be more expensive and, most importantly, tuition will be raised. Already, many students at CSU struggle to pay for tuition, books and rent. So what will students get from this newest increase, aside from a higher bill?

Last summer the CSU Board of Governors approved a 16 percent increase in tuition for the 2007-2008 academic year. The Rocky Mountain Collegian recently reported the new \$376.3 million budget to be the largest in 15 years, allowing the university to hire 45 new faculty members and increase faculty salaries. The increase is about \$287 per semester for full-time, in-state students and \$1,243 for out-of-state students.

The increases could have been more than \$1,200 a year for in-state students if CSU President Larry Penley had successfully increased the university's spending authority last spring. Penley faced harsh criticism for trying to pass the bill quietly, because it would have increased tuition by more than 32 percent.

The current increase will allow CSU to add new degree programs to some departments, including a doctorate program for Biomedical Engineering and a doctorate program in Human Biogenetics for the school of Health and Exercise Science. The college of Journalism and Technical Communications will feature a PhD program that will begin operations in the fall of 2008.

"Stretch" goals for the massive budget in the next five years would oversee an addition of 496,000 square-feet to campus. This would include various infrastructure projects such as additions to the Rockwell Hall, the animal research facilities and the greenhouses; renovations in the Clark Building and the addition of an indoor athletic practice facility and a new computer science building, according to minutes of a June 2007 Finance Committee presentation to the CSU Board of Governors provided by Chief Public Relations Officer Brad Bohlander.

the increase

The lengthy information on the new budget and fee changes provided by Bohlander is enough to make anyone's head spin. It reveals that a full-time resident undergraduate taking 12 credit hours in the fall and spring will pay \$4,000 in tuition with the

increase. On top of that, students will be charged an estimated \$1,300 in mandatory student fees, and room and board is an additional \$8,200 for those who live on campus. This brings the total cost of attendance for in-state students to \$13,500 – \$1,500 more than they paid last year.

A CSU peer tuition and fee comparison shows the University of California at Davis charges residents \$7,600 and non-residents \$26,300 in tuition. The University of Colorado charges residents \$5,600 and non-residents \$23,500 for tuition.

opposition and support

Tiffany Martinez, a senior psychology and sociology major, opposes the increase, and said she already has scholarships and two jobs, but it still isn't enough.

"I work about 30 hours a week," Martinez said. "I try to maintain time management by using a planner and sticking to it. It is definitely hard though."

Martinez already has student loans totaling nearly \$15,000.

"To have an increase after two jobs, scholarships and loans is just too hard," Martinez said.

However, some students support the tuition increase.

Katie Gleeson, a senior history major and ASCSU president, said it is hard to support a 16 percent increase, but in order for CSU to become a better school, it is necessary.

"I understand that CSU needs the money because we aren't getting statesupport," shesaid. "But in order to remain competitivewehave to have thisincrease. Overall, I had to bite the bullet and support (the tuition hike).

technology fees

CSU students are also required to pay technology fees. The charges are used for computer technology, lab equipment, maintenance, materials and supplies and to pay hourly student employees. There are more than 35 student computer labs on campus and most are directly supported by these charges.

In addition, the College of Agricultural Sciences will experience a 5 percent increase, which was approved unanimously by their student fee committee. The increase will allow lab computers to be refreshed

“now that (the parking permit fee increase) is spread out over four years, it lessens the burden.”

- katie gleeson, ascsu president

approximately every four hours.

The College of Engineering's technology committee also unanimously approved an increase of \$28 per semester to fund the technology they require. Networking equipment upgrades, computing equipment for electrical and computer engineering, increased software allocations, Lockheed Martin design studio improvements, technology in the new academic village and funding for strategic initiatives would be supported with the increase.

This decision is widely supported by fee-paying, engineering students.

Justin Richardson, a junior civil engineering major, said he would even support a reasonably higher fee.

“We (CSU Engineering) are nationally recognized, so we have to have top-notch equipment and technology,” Richardson said.

“Twenty-eight dollars a semester isn't that much to get the things we need and have them available.”

the parking issue

Owning a car on campus will become more expensive, too. As many current drivers know, parking in the designated “Z” lots is becoming more challenging each semester. The 10,536 parking spaces on the main campus are no longer enough.

To maintain parking spaces on campus, the cost of parking passes will increase to allow for the rising material costs and space demands. An official brochure published on the CSU Police Department Web site, police.colostate.edu, stated that since 2003 the cost of asphalt alone has increased about 25 percent.

“Today it is clear parking garages are absolutely necessary to maximize limited surface space available on campus,” the brochure states. The university expects to begin construction on its first parking garage in fall 2008. The parking structure will be phased in over three years to reduce the impact on both students and employees. As many as three initial parking structures are planned.

The last change in parking permit fees was in August 2004. The cost of faculty and staff permit parking at CSU has only gone up \$2.40

parking fee increases for the '07-'08 school year

↑ Parking fees will begin for lots that don't currently require a permit such as the unpaved Bay Farm lot (behind the Hilton). The fee will start at **\$50** and increase to **\$105** over the next five years.

↑ Meter rates changed from **50 cents** to **75 cents** in July 2007. In July 2008 the rate will increase again to **\$1**.

↑ “Z” lot permits purchased for the 2007/2008 school year will increase from **\$85** to **\$135**. “Q,” “W” and “X” permits will go from **\$110** to **\$174**.

↑ Parking and bicycle fines will be rising in addition to everything else. Parking in a meter longer than the time bought will result in a **\$20** ticket, rather than the previous **\$12**. In 2006, 13,796 tickets were given for this violation.

↑ The 32,047 drivers who “forgot” their parking permits in 2006 paid **\$17**. The fine will increase to **\$30**, so watching for the “Z” lot signs would be beneficial.

↑ An **\$8** fine was issued for riding a bike without a CSU license, but it's now **\$15**.

↑ For providing false information or identification or for disobeying a police officer, a the fine will be **\$75** instead of **\$50**.

per year for the last 25 years. The fee increase is expected to generate approximately \$2.9 million a year by 2011. This would cover the need for the parking garage and the loss of about 600 of the 10,536 spaces over the next few years.

Other possible solutions to increasing parking problems include developing off-campus parking at a reduced rate with shuttle services to various campus locations, prohibiting first-year resident students from parking on campus or requiring them to park at a remote location.

Gleeson said while she initially opposed the parking fee increases, she has been educated on the subject and supports it.

“Now that (the parking permit fee increase) is spread out over four years, it lessens the burden,” Gleeson said. “In a couple of years people that pay that rate will see substance, a parking structure. (Raising the price) incrementally is a fairly good solution.” ■ **Ca**



▶ photo by aaron montoya

Parking Permit Fees

	FY08	FY09	FY10	FY11
Faculty/Staff				
Yearly	\$124	\$160	\$210	\$261
Monthly	\$18	\$23	\$35	\$37
Commuter Student				
Yearly	\$111	\$143	\$188	\$234
Semester	\$69	\$89	\$117	\$146
Monthly	\$16	\$20	\$27	\$33
Resident Halls				
Yearly	\$143	\$185	\$243	\$303
Monthly	\$20	\$26	\$35	\$43
Motorcycle				
Yearly	\$59	\$76	\$99	\$124
Service				
Yearly	\$165	\$215	\$266	\$316
Monthly	\$24	\$31	\$38	\$45
Visitor				
Daily	\$4	\$6		
Monthly	\$40	\$60		
6-Months	\$160	\$280		
Meters				
Hourly	\$0.75	\$1.00		
Bay Farm				
Yearly	\$50	\$65	\$85	\$105
Administrative Reserved				
Yearly	\$600	\$800	\$1,050	\$1,300

▶ chart courtesy of csu parking services at parking.colostate.edu

Student Loans

the effects they really have

Loan applications from Chase, Bank of America, Sallie Mae and various no-name lenders appear in mailboxes and e-mail inboxes of college students on a regular basis, each promising to deliver a check in a matter of weeks.

With increasing tuition, these loans are appealing to many students, but graduation day can be an expensive welcome into the real world for those who finance their education.

"We encourage students to seek out sources of 'free' money first, such as grants and scholarships. Then we recommend that students max out their federal student loan options before looking to private student loans," said Staci Schiller, the marketing program manager for Wells Fargo Education Financial Services, in an e-mail interview.

This is because federal student loans from the Department of Education typically have better terms than private loans from Chase, Citibank and Loan to Learn, such as lower interest rates, multiple repayment options and no need for a cosigner or good credit, Schiller said.

A cosigner – or co-borrower – is someone who signs the promissory note and assumes equal liability for the loan.

Unlike grants or "free money," loans must be repaid. Like a home loan or car loan, money borrowed for school must be paid back, even if students don't complete their degree or get the job they expected.

Kirsten Starman learned this in 2000. After receiving her undergraduate degree at the University of Colorado, she decided to get a master's in construction management from CSU. Although her parents paid for her first degree, Starman was on her own for graduate school. She took out nearly \$15,000 in loans for tuition, books, rent and other bills before quitting the master's program one year later.

"I didn't know enough about the program I was going into, and it turned out it wasn't really a good fit," Starman said.

how do i apply for federal loans?

Starman used government money to finance her junior equine science and agricultural business double major.



► photo illustration by katie stevens

hot button

To apply for a federal loan at CSU, they had to fill out a Free Application for Federal Student Aid (FAFSA) at www.fafsa.ed.gov. The FAFSA asks financial questions, such as the income, marital status and education level of the student and his or her parents. A Student Aid Report (SAR) compiles that information and contains an Expected Family Contribution (EFC) that evaluates the student's ability to pay for college. Based on the EFC, students are offered financial assistance, usually through individual or parent loans, according to the Federal Student Aid (FSA) Web site, www.fsa.ed.gov.

"Even if you've never borrowed money, paid a bill or held a job, you can borrow a federal Stafford loan on your own," Schiller said. "Most private loans require that you have a good credit history and a certain income level, or you'll need a cosigner on the loan with you."

what types of federal loans are available?

Subsidized Stafford loans are direct loans offered to students with financial need, and interest is not charged while students are in school. Instead, the Department of Education pays – or subsidizes – the interest during that period, Schiller said.

"It's a benefit you'll only find on federal loans," she added.

Money from unsubsidized Stafford loans is also borrowed directly from the government, however, financial need is not considered and interest is charged during the entire length of the loan. After graduation, both Stafford loans have a six month grace period before students must repay them.

At participating schools, Perkins loans are offered to undergraduate and graduate students with financial need at a 5 percent interest rate. With funding from the government, CSU provides these loans to students, which must be repaid to CSU after graduation, according to the CSU Student Financial Services Web site, www.sfs.colostate.edu.

Students are limited by the amount of money they can borrow from the government based on their grade level and whether they are dependents. For example, first year undergraduates may receive \$3,500 through Stafford loans if they are dependents or \$7,500 if they are independents, according to the FSA Web site. Furthermore, dependents may receive a maximum of \$23,000 during their undergraduate education and independents may borrow \$46,000.

what's different between private and federal loans?

Although federal and private loans have the same purpose, the terms for borrowing money can be significantly different. Private lenders allow students to borrow greater amounts of money from the "cost of attendance minus financial aid" to no limit, according to the Sallie Mae Web site, www.salliemae.com.

As an out-of-state student, Suddreth needed more than the \$3,000 she received each year through federal loans at CSU, so she completed online applications at Sallie Mae and Citibank. She has borrowed more than \$30,000 in private loans, and although she said both sites have good information about the terms of their loans and helpful customer service representatives, she doesn't completely understand them.

"I understand most of (the terms), but I'm kind of fuzzy on some of it," Suddreth said. "I know I have six months to repay both of the loans after graduation."

Payment plans can also vary for private and federal loans. Suddreth's loans have repayment terms similar to federal loans, but other private loans may require students begin repayment immediately or at least pay interest while they are in school.

The Department of Education also requires students be enrolled at least half-time to receive loans, but most private lenders don't have such a requirement, according to the Wells Fargo Student Loan Web site, www.wellsfargo.com/student.

how much will i pay?

The main difference between federal and private loans is the final price students pay for each one. Federal student loans are guaranteed by the Department of Education with a fixed interest rate of 6.8 percent, but private student loans have variable interest rates that can reach up to 20 percent.

"Compare interest rates because they're killer," said Suddreth, 20, who works at the Equine Orthopedic Research Center and a boarding stable to pay for her bills.

For instance, a \$10,000 federal Stafford loan at 6.8 percent would cost an average of \$108 per month for 15 years. This would cost a total of \$17,500, according to the FSA Web site. A \$10,000 private loan at 12.75 percent would cost \$197 per month for 15 years, totaling just more than \$35,000, according to the Wells Fargo Web site. In this case, students would pay twice as much for the private loan. So, many financial Web sites and advisors suggest borrowing money from a private lender only if federal loans don't cover education costs.

A student's credit history also affects the interest rate he or she will receive on a private loan, so a student with poor credit or no credit will most likely pay more than a student with good credit.

With an interest rate near 5 percent, Suddreth's loan from Sallie Mae is better than her first loan with Citibank. After borrowing her first loan, she bought a car, which established her credit history and lowered her interest rate with Sallie Mae. She also didn't need her parents to cosign the Sallie Mae loan. However, both still have variable interest rates.

"It scares me a little," Suddreth said. "I'm afraid of what they'll make me pay each month and how long I'll be paying, because I won't have a high paying job when I first get out of school."

how long will it take to repay my loans?

Typically, people will have 10 years to repay federal student loans and 15 years to repay private student loans. If they find it hard to make the standard monthly payments for a federal loan, they can adjust their payment plan to make "income-sensitive" payments, Schiller said. They may also be able to work out a special payment plan with private lenders, but they're not entitled to it.

"The idea here is that federal student loans have some built-

in protections to help students borrow and successfully repay their federal loans,” Schiller said.

Extended payment plans can last up to 25 years and consolidating multiple loans can take 30 years to repay. Monthly payments will be higher if people choose a shorter repayment plan than if they choose extended plans.

Starman, who now works for a consulting firm that specializes in special district management and has two young children, is still paying for her loans six years later.

“Oh yeah, I’m still paying and will be forever,” she said. “Hopefully I will have them paid off before my kids start college.”

Her payments started around \$50 per month when she quit school in 2001, and now they are about double that.

Some situations arise that allow people to temporarily stop making payments; however, it is extremely rare for people to get out of payments all together.

With federal loans, deferment – or postponing payment – is acceptable when a student returns to school, is unemployed or serves on active duty, according to the FSA Web site. People who can’t make their payment because of financial troubles or illness may be granted forbearance in which the lender doesn’t enforce the debt when it is due. Bankruptcy, permanent disability and death are the only situations when loans are completely forgiven.

Schiller said students can request deferment of private loans, but lenders are not required to grant the request.

Delinquency occurs when people miss a payment. If they continue to miss payments for 270 days, they are “in default,” the FSA Web site states. Default severely affects credit, gives the Department of Education the right to immediately demand the remaining balance of the loan, prevents people from receiving their refund from the Internal Revenue Service and their wages may even be garnished.

“It hasn’t ever really been hard to make the payment,” Starman said, “but there are definitely times when you wish you had the hundred bucks for something else.”

can anything lower my payments?

There are some fairly easy steps students can take, such as getting help from their parents. When parents cosign student loans, the interest rates are typically lower. In addition, parents have the option of borrowing money through a federal Parent Loan to Undergraduate Students (PLUS). According to the FSA Web site, PLUS loans have a fixed rate of 7.9 percent, significantly lower than private loans that can be double that. A PLUS loan also allows parents to “borrow up to the cost of the student’s education minus other financial aid the student receives.”

But for students who don’t have the option of having their parents take out loans for them, Suddreth had some advice.

“Live here (in Colorado) a year before school, so you can have in-state tuition,” she said.

Although Starman is still paying for a degree she didn’t complete,

for information on
federal student loans visit:

Federal Student Aid

▶ www.fsa.ed.gov

CSU Student Financial Services

▶ www.sfs.colostate.edu

for information on
private student loans visit:

Wells Fargo

▶ www.wellsfargo.com/student

Sallie Mae

▶ www.salliemae.com

Citibank

▶ www.citibank.com

Chase

▶ www.chasestudentloans.com

she thinks the experience was worth it.

“I definitely would not be where I am at if I wouldn’t have spent the year and a half I did (at CSU),” she said. “Through connections in school, I ended up with a really good job where I learned a lot, and it enabled me to do what I am now.” ■ Ca

Housing Options

find the right place at the right price

College students are in a period of transition before being thrown into the “real world.” It is a time to discover what lifestyle is best, and what living situation is most desirable.

Some choose the comfortable and unique communities on campus. Others get apartments and enjoy having their own place. People who live with roommates learn, sometimes the hard way, how to live with people different from themselves. From paying rent and bills on time to keeping the grass mowed and sidewalk shoveled, new responsibilities are constantly presenting themselves.

The choice of where to live is a significant one, and many aspects, like costs, type of home and individual needs, should be considered.

Fort Collins, voted No. 1 of the top 10 small cities to live in by CNN Money Magazine” in 2006, has a wide variety of living options to fit anyone’s needs. Apartment complexes freckle the town and “for rent” signs pop up on lawns left and right. With so many options available, it is important to take the time to make the right decision.

on campus: residence halls

For freshmen, the choice is already made for them. Incoming freshmen are required to live in the residence halls on campus and purchase a meal plan. Exceptions are made only for students who live in Fort Collins with their parents or have a medical reason to live at home.

Living in the residence halls can help students ease into college life and living independently, said Mary Ellen Sinnwell, the director of Residence Life.

“Students feel like they have to (move into the dorms) at first, but then realize it’s a great transition that supports them personally and academically,” said Sinnwell.



In addition to being a great way to meet people and adjust to college life, living in the residence halls is also a smart decision economically. By paying fees at the beginning of each semester, all rent, utility bills and even meals are covered for the entire semester.

Since everyone who lives in the residence halls has to have a meal plan, that saves money on going to the grocery store or out for a bite to eat. There are six meal plans to choose from and people typically choose the B plan, which includes about 13 meals per week. Some meal plans include \$100 campus cash, which can be used at any of the Lory Student Center restaurants, so it's easy to escape the repetitious dorm food without spending more cash.

For someone with a B meal plan, living in the residence halls can cost from \$3,546 to \$4,834 a semester, depending on the hall. Single and suite-style rooms cost more than standard two-person rooms. All building utilities are paid for, as well as high speed internet and cable, which can be pricey to set up at an off-campus location.

Of the 5,000 students moving into the residence halls for the 2007-2008 school year, approximately 700 are returning sophomores, juniors and seniors. Many students return to the residential learning communities they were part of as freshmen because they feel connected to the people and environment.

on campus: apartments

Living in an on-campus apartment is an alternative to returning to the residence halls. In order to live in one of the four complexes, one has to be a CSU student, staff or faculty member. A majority of graduate students live in the Lory Apartments and International House, where one bedroom apartments cost \$599 per month and individual leases in a two bedroom are \$390. The Aggie Village and University Village have more families and faculty, and with an individual lease in a two bedroom as low as \$364 a month, it's by far one of the cheapest rates in town. All utilities are included in the rent price, and all apartments have laundry facilities.

"Living on campus is a great deal because it includes utilities, Internet and cable as well as recycling," said Tonie Miyamoto, communications coordinator for Housing and Dining Services. "Leases are flexible, which is another advantage."

Leases for on-campus apartments are month to month, which is something that is hard to come by anywhere off campus. All it takes to move out is a 30-day notice, so long-term leases don't create a commitment to an unfavorable place or roommate. All the apartments are walking distance from campus, which saves money on driving to class or buying a parking permit.

In addition to having convenient leases and location, the environment of the University Apartments is very diverse. 50 percent of on-campus apartment residents are international students, according to Miyamoto. There are many programs available to all CSU students that celebrate diversity and explore cultures from around the globe, including Taste the World and Knowing the World Night, put on by the Intercultural Connections Community at University Village.

"The sense of community is really cool," said Tim Love, 26,

manager of International House and the Lory Apartments. "There is no other community with this much diversity where people can share their culture with each other."

Love, who is a graduate student studying student affairs and higher education, has lived at the Lory Apartments for one year and is moving into International House as a part of his graduate assistantship job. Love said students really enjoy what apartment life has to offer and that he has enjoyed living and working in the on-campus apartment communities.

Heston McCranie, a music therapy graduate student, said she moved to International House because she didn't want to have to pay utilities and the apartments were furnished, saving her a lot of money. She also enjoys the students and community.

"It's nice to be around people your own age and with similar interests," said McCranie, 23.

off-campus living

For the 70 percent of CSU students who choose to venture outside the campus community, there are many options. With an abundance of apartments, condos, town homes and houses to choose from, the selection seems endless. The Off Campus Student Services (OCSS) office, located on the main level of the LSC, is a great resource for finding a place to rent. The OCSS offers an online database with over 1,000 registered landlords and property managers. It also includes tools to help find roommates as well as rentals.

Luke Schnickel, a junior English major and student assistant at the OCSS, said he wished he had used the database when finding a place to live.

"It's important to do the research and know what you're getting yourself into," said Schnickel, 20. "A lot of people don't know that noise violations stay with the house itself, not the tenant. So if the people who lived there before you got two and the cops come, it will count as the third violation."

And there are more than just noise violations to worry about. The Fort Collins public nuisance ordinance says if a property receives two citations in six months, three citations in one year or five citations in two years, the owner can be sued and the tenants evicted. The citations must be the same type, and can be for noise violations, tickets for trash, weeds, over-occupancy or any type of warning.

Christine Cecilione, a senior communications major and student assistant at the OCSS, added that it's always important to read the fine print and know the terms of the lease you are signing.

off campus: apartments

Cecilione, 21, chose to live in an apartment rather than a house to avoid hassles like mowing the lawn and snow removal and wanted a place close to campus so she doesn't have to pay for the rising cost of parking permits.

OCSS helps with renting apartments and houses. Each has its own advantages and disadvantages. As far as prices go, apartments



the international house sits off campus at 1400 w. elizabeth st.

► photo by katie stevens

are usually cheaper than houses. Apartments are smaller and many include utility prices in the monthly rent. Another bonus is that some complexes have pools, fitness facilities and other amenities that houses don't have.

Cecilione estimated the average monthly apartment rent to be between \$375 and \$700, with cheaper rates in apartments close to campus. She also said utility, cable, Internet and phone rates have gone down over the past year. These expenses are also important things to consider when searching for an apartment.

Some apartments include utilities, but not all. Some have a flat rate every month like Prospect Plaza, which can range from \$60 in a studio apartment to \$110 in an upstairs two bedroom. Finding an apartment with utilities included in the rent or with a flat rate is a smart decision because the consistency allows for more accurate monthly budgeting. And when winter comes, the heat can be turned on without worrying about a costly bill or having to wear a coat inside to save a few bucks.

In apartments that do not include utilities in the rent, the rates vary depending on use. The average Xcel energy bill for New Colony Apartments on Shields and Stuart streets was \$42.20 between January 2006 and January 2007. The average monthly City of Fort Collins Electric bill totaled \$23.50. Prices vary from place to place depending on the energy efficiency of the building and tenants.

When trying to find a new apartment, Alan Kochis, a 22-year-old senior graphic design major, was looking for a balance of cheap rent with all the necessities.

"A washer and dryer is key, and being close to campus is important," Kochis said. Most laundromats charge a dollar per wash and dry load, so having a personal washing machine and dryer can save time and money in the long run. Ram's Point has washing machines and dryers in their units, and tenants don't have to pay for water, so it's like doing laundry for free. In order to find deals like that, it's important to spend a lot of time researching prices and amenities the apartment offers.

Kochis said finding something in his price range on short notice was difficult.

"I couldn't find anything under \$500," he said. "I'm spending more than I wanted to, but I didn't really have a choice. It was a rushed decision."

Kochis is moving to a studio apartment in Scotch Pines East in

August, where rent is \$529 per month, plus utilities. Apartment life has some benefits, like cheaper rent and included amenities, but it also has its downfalls. Some students may not like the small space or the lack of privacy with the neighbors. Most apartments don't allow pets and if they do the pet deposit is usually high, and in some cases, non-refundable. Pet deposits can range from \$50 to \$200. Most people with pets prefer living in a house because of the extra space.

off campus: houses

Again, there are many options for students looking at rental houses. Most landlords require tenants to pay all the utilities, which could easily add another \$100 to monthly payments. Water, gas, electric, Internet and cable bills can add up fast. Prices vary by consumption, and some houses use more energy than others. An extra expense for people in houses is trash service. Fort Collins has several trash collecting services with average rates around \$15 to \$20 per month.

With such a range in home rental prices and utility prices, it is important to find a home that best accommodates your lifestyle. Along with costs, size, style and location, another important thing to consider is who you choose to live with. Picking the right roommates can greatly influence any living situation.

Eric Omanoff, a junior computer engineering major, put all those things into consideration when house hunting. The 19-year-old decided to live in a town house rather than an apartment because he plays the drums, which he said can get very loud. He also has a dog and wanted a yard for him. Omanoff said finding a pet-friendly place wasn't hard, but he did pay a \$250 deposit for his Doberman, Ray.

Even though he enjoyed his experience living in a house, Omanoff is moving to a town home closer to campus with new roommates in the fall. It is essential to live with people who share your lifestyle, especially if you are legally bound by a lease to live with them, said Omanoff.

"Choose roommates wisely, with similar academic goals," he said. "Finding people who like to get drunk is a lot easier than finding people who want to study."

Living away from home is a new experience, and people adapt to it differently. While new skills involving money and spending will be learned, they are far from the most important lessons. Realizing how to interact with roommates and dealing with responsibilities are tools that can be used for a lifetime. ■ Ca

Plastic Generation

what to know before getting a credit card



Who knew a tiny piece of plastic could affect someone's life so much? The effects can range from creating strong credit to falling knee deep in debt. Yes, credit cards open a whole new world to their users. Ideally, that world involves good credit, smart spending and responsible lessons. On the flip side, if people are spending more than they can afford, the plastic world can come crashing down on them.

Our generation of 18- to 24-year-olds has been referred to as "the cellular generation," "generation Y" and the "digital generation," but with such frequent and sometimes careless credit card use, our generation could very well be considered the "plastic generation."

Credit card use has skyrocketed recently, because it's easy and fast to hand over a card when making purchases since people don't actually see the cash they are spending. The idea of spending money and not having to pay it back until later is an appealing concept to a lot of young shoppers.

This year the Federal Reserve Bank reported that American's credit card debt totals \$880 billion. This number has increased 100 fold in the past 40 years. Something to consider when swiping the plastic: "caveat emptor," Latin for "let the buyer beware." Even just charging a meal here and there can add up – of that \$880 billion, \$51 billion was spent on fast food alone.

Even though the expenses can add up, getting a card can be a great way to build credit, as well as personal



▶ photo illustrations by katie stevens

responsibility.

"A credit card should be used as a tool to build credit, not a secondary spending option," said Doug Schliecker, senior retail supervisor for CSU's First National Bank branch.

Michael Williams, a senior social sciences major, said the reason he opened his Wells Fargo Visa card was to build good credit for purchases later in life.

"I want to buy a car one day, and you have to have good credit to do that," said Williams, 23.

In order to keep his credit up, Williams pays at least double the minimum payment each month, which is a very smart idea. Paying just the minimum amount each month could take years to pay off the balance. The "minimum payment trap," as Sara Allen, executive director of the Consumer Credit Counseling Service of Northern Colorado (CCCSNC), described it, usually gets college-aged spenders.

"When you're paying the minimum balance each month, you're really just paying the interest rates," Allen said.

If someone with \$1,000 on his or her card paid only the \$25 minimum amount due each month, it would take nearly 13 years and \$1,115 in interest rates to pay off a card with an 18 percent average percentage rate (APR), according to Bankrate.com.

three great deals

Citi Platinum Select Visa - No Credit Needed:

- zero percent APR for 6 months, then 16.24 percent standard APR
- no annual fee
- build credit history with added protection and account management benefits such as identity theft solutions, photocard option, lost wallet service and free online account management

Discover Student Monogram Card - Fair to Good Credit:

- zero percent APR for 6 months, then 16.99 percent standard APR
- no annual fee
- earn 5 percent cashback bonus in popular categories like travel, apparel, gas, restaurants and movies; plus, up to 1 percent cashback bonus on all other purchases automatically
- customized appearance

Citi Driver's Edge Card - Good to Excellent Credit:

- zero percent APR for first 12 months, then 14.24 percent standard APR
- no annual fee
- earn a 6 percent rebate on purchases at supermarkets, drug stores and gas stations for the first 12 months, then 3 percent rebate after that. earn up to \$1,000 a year in rebates
- earn \$1 for every 100 miles you drive

for more credit card offers and comparisons, visit www.credit.com or www.caradratings.com.

APR rates have risen slightly the past few years, according to Allen. A 15 percent to 22 percent APR is what to look for, and avoid paying more than that. Allen said the two fees that affect college students the most are late fees and over-the-limit fees.

It is very important to pay credit card bills on time. Late fees can add up fast, and just one late fee can put a kink in your credit. In May 2007, Bankrate.com researchers surveyed the top 20 credit card issuers and found that the average late fee out of 139 different cards was \$39.

It's also important to notice the due date of your bill. If the date falls on a Sunday (when banks are closed) your bill needs to be received before the due date. The optimal time to send bills is ten days to two weeks before it is due.

Late fees go hand-in-hand with over-the-limit charges. If there is a \$1,975 debt on a card with a \$2,000 limit, spending \$39 on a late fee would put your total due over the allowable limit. Instead of canceling the card when more than the limit is spent, the credit card company can slam the consumer with a charge. IndexCreditCards.com found the average over-the-limit charge to be around \$32, and most are in the \$29 to \$39 range.

Another thing to be wary of is a bill payment fee. That's right; some banks actually charge you for paying your bill online or over the phone. These fees are usually only \$5 to \$10, but spending money to pay a bill is a big inconvenience for a lot of people and unnecessary since mailing the payment is free, aside from the stamp.

As if paying all those fees in addition to your balance wasn't enough, the actual amount you are paying can increase if you miss just one payment. The Universal Default Clause, a provision found buried in fine print in credit card agreements, says that if you are more than 30 days late on any payment to anyone, the interest rate on your credit card could rise and your credit score may be damaged. This means that if any late payment on a phone, medical, insurance bill or any type of credit occurs, the credit card company can look that up in a credit report and increase rates.

Other fees to look out for are start up fees, annual fees, balance transfer fees and transaction fees, all of which vary depending on the card you choose. Most offer new customer deals, like zero percent APR for the first year. It's crucial to read the small print to know what you'll be paying after that six or 12 months is over. Some rates jump to nearly 20 percent after that initial period of time. A 2006 survey by Braun Research said that 33 percent of consumers don't read or understand the terms of their credit cards.

Banks also have gimmicks to attract new customers, and there are many deals that cater to students. Kristin Davidson, 20, an open option junior, got her Wells Fargo Visa for one reason – the free stuff.

"They were giving out free snowboard passes if you opened a card," said Davidson.

In addition to offering free gifts for opening an account, credit card companies pair up with retailers like Amazon and Starbucks to entice students to use their card for reward points.

There are even credit cards made specifically for students. Chase offers a "Chase +1 Student MasterCard" that lets students earn reward points, or "Karma Points," that can be used to purchase DVDs, music and electronics on Facebook.

Credit card companies want to appeal to college students because they are generally loyal to the company they choose in college. Student cards often offer lower APR rates than other cards to be more appealing. First National Bank, located on the main level of the Lory Student Center, offers cards with APR rates no higher than 14 percent.

Some students get credit cards to use in emergency-only situations. But how hard is it to fight the

temptation of spending on non-emergencies? Anthony Mejia, a junior psychology major, said he got his student Visa card to use only when absolutely necessary, like paying for repairs when his car broke down.

"I have only spent money twice on non-emergencies," said Mejia, 20. "Two trips to California."

Despite straying from his emergency-only rule, Mejia, who works as a bank teller at First National Bank, said he is responsible and uses his card "wisely and sparingly," and pays more than the minimum payment each month. He even leaves his card at home sometimes to prevent careless spending.

Students should also beware of pre-approved credit cards. Those enticing envelopes that appear in mailboxes every so often aren't all they are cracked up to be. The "great deals" these cards promise, like zero percent APR or no annual fee, usually end after six months or a year. After that initial period you can get slammed with extra expenses described in the fine print. These days the fine print can be several pages long, so it's important to know what strings are attached.

One thing for people to remember is to only spend what can be paid off. Careless spending and not thinking about the repercussions could turn us from generation plastic to "generation debt." Something to keep in mind next time you swipe. ■ Ca

"a credit card should be used as a tool to build credit, not a secondary spending option."

-doug schliecker, first national bank

Timeline – July 28, 1997

- 5:00pm:** National Weather Service issues a flash flood watch
- 6:00pm:** First wave of heavy showers hit Fort Collins
- 6:30pm:** First reports of flooded basements on west side of Fort Collins
- 7:50pm:** Dispatch was receiving one call every 25 seconds
- 8pm:** Major flooding of homes in the Quail Hollow subdivision—flooding is just east of Overland Trail from Drake Road to Vine Drive
- 8:15pm:** Water up to two feet deep at Elizabeth and Shields streets; people kayaking and boogie boarding and tubing—rains stops completely on south and east side of Fort Collins
- 9:40pm:** National Weather Service issues a flash flood warning
- 10pm:** The surge of water reaches the CSU campus
- 10:23pm:** Water levels behind railroad berm are 4 to 5 feet from the top of the 19-foot berm
- 10:30pm:** Heavy rains stop
- 10:42pm:** About the time water began trickling through the plugged box culvert under railroad berm on west side of Johnson Center Mobile Home Park – entire drainage basin is full
- 10:46pm:** The box culvert behind space #A3 in Johnson Center Mobile Home Park explodes, sending the trailer 35 feet into a tree and destroying it – catastrophic flooding begins; water flow is 3,000 cfs. Water levels in parks rise 5 ½ feet in 3 minutes
- 10:50pm:** Fort Collins Dispatch receives its 879th call since 7 p.m.—train arrives at Prospect and moves slowly southward past the Johnson Center Mobile Home Park
- 10:52pm:** Residents of Johnson Center Mobile Home Park begin evacuation near this time—water overtops a section of the tracks; the railroad bed begins to erode beneath the train
- 10:57pm:** Two Larimer County Dive Rescuers report that a smoking trailer “explodes into flames that reach nearly forty feet high” at Johnson Center Mobile Home Park
- 10:58pm:** Water begins to top College Avenue at Spring Creek
- 11:00pm:** Fort Collins Police Officer Dawn Johnsen reports that 4 cars from a southbound train have just derailed—stops raining
- 11:01pm:** An explosion occurs at Johnny’s Liquor
- 11:03pm:** Dispatch reports “numerous trailers floating away”
- 11:15pm:** Water into Johnson Center Mobile Home Park stops rising
- 1:00am:** Flood waters begin to disperse

- Times were taken from time-coded dispatch records provided by John Weaver, former NOAA (National Oceanic and Atmospheric Administration) research meteorologist at CIRA/CSU, and the National Geographic documentary, “Anatomy of a Flood.”



a library employee helps stack all the damaged books in the basement of morgan library.





THEN

Left: Spring Creek flowing through Creekside Park the morning of July 29, after the flood.

NOW

Right: Spring Creek, at its normal level, flowing through Creekside Park today.

► now' photos by katie stevens



taken in the engineering building parking lot somewhere around midnight.

► photos courtesy of morgan library and john weaver

a firefighter strings safety lines in front of space C6 at about 11:10pm on July 28.



THEN

Left: The basement of the Morgan Library on July 29.

NOW

Right: The basement of the Morgan Library today.

Flooded with memories

remembering the flood of 1997

rows b and c of the johnson center mobile home park, 1799 s. college ave., mid-to-late morning on aug. 3, 1997.



Even though it has been a month since the 10-year anniversary of the Spring Creek Flood and numerous articles have already been printed, to truly understand the anatomy of this Northern Colorado disaster, one must sit down with John Weaver.

Weaver, a former CSU research meteorologist and local resident, spent four-and-a-half years investigating and interviewing locals in order to write his 350-page, unpublished book "Five Hours of Rain."

At the time of the flood, Weaver was working as a volunteer photographer for the Poudre Fire Authority (PFA). With his camera, he captured the carnage on film but also took time to gather personal stories he would later use in his book. Weaver was determined to give a voice to those who experienced the tragedy.

Some stories would be heart-wrenching. The July 28, 1997, flood claimed the lives of five women and injured dozens. The city and its university sustained more than \$200 million in damage.

Weaver's story, which was the basis for a "National Geographic" television special last year, recounts the events leading up to and after the worst natural disaster in Larimer County in modern history.

Although Weaver wrote an extensive account of the events on July 28, the following story is an abridged version of the history of the Spring Creek flood, the \$200 million in damage it caused and the lives that were changed forever.

Here comes the rain

Fort Collins is prone to flooding because its foothill location at the base of the Rocky Mountains puts it smack in the middle of runoff paths. It's been spared plenty of disasters, though, because its average summer rainfall rarely exceeds a couple of inches.

Three days before the Spring Creek Flood - on Friday, July 25, 1997 - a mid-summer monsoon arrived, bringing with it moist air from the Gulf of Mexico and the Pacific Ocean. The resulting rains would provide some welcome relief from an unusually dry summer.

But then there was a problem. Not only was the monsoon unusually humid this year, but by Sunday, July 27, 1997, an unseasonably intense cold front moved into the state from the north.

These extremely rare conditions had suddenly created the potential

for unprecedented amounts of rainfall.

The deadly conditions were in place. Rain began around 5 p.m. Sunday afternoon and continued all night, showing no signs of dissipation. By 6 p.m. on Monday, more than four inches had already fallen. The ground was completely saturated and the drainage ditches throughout the region were almost full, leaving the unwavering rain no where to go.

As Monday evening progressed, the amount of rain increased, especially along the foothills. Water began to accumulate on streets and in low-lying areas around town. Cars were unable to travel through many parts of western Fort Collins because of the excessive water. By 7 p.m., calls about flooded basements were being made to both the CSU Police Department and Fort Collins Police Dispatch Center.

Colorado State Police Sgt. Chris Wolf, who was a corporal at the time, began his 12-hour shift at 7 p.m. that Monday night. He and Sgt. John Higney were on duty together and went over to Woody's Woodfired Pizza on Laurel Street around 7:30 p.m.

"I remember looking out the window and saying, 'Boy, it's raining hard,' not knowing what would happen later that night," Wolf said.

Real devastation

As water levels rose on the southwest side of town, the east side wasn't feeling the same effects.

Fort Collins Police Officer Dawn Johnsen, formerly Dawn True, was sitting at home eating dinner when the TV went blank and the emergency flooding information lit up the screen at 8:54 p.m. She called the station and volunteered to work.

By 10 p.m., water was inundating the CSU campus. At the height of the storm, 5 million gallons of water would engulf the campus. The wet stuff crept under doors and formed walls against exterior windows. Basement hallways and offices were not protected.

By about 10:15 p.m. dispatchers at CSUPD chose to evacuate their basement office at Hartshorn Health Center because water was beginning to seep in. Meanwhile, Wolf was assigned to Moby Arena, where 5,000 teenagers attending a summer Christian revival camp were being kept due to power outages in the residents halls.

These teens were supposed to have been in the Lory Student Center game room; luckily, they weren't allowed to leave Moby Arena.

The LSC game room was destroyed by flooding later that night.

Megan McKenna was the production director and a disc jockey at



the west side of the Lory student center on the morning of July 29, 1997.

► photos courtesy of John Weaver

KCSU. From her basement office in the LSC, McKenna was unaware of how bad the flooding was; in fact, she was surprised when emergency broadcast signals took over the airwaves as listeners called in to share details about the rising waters outside.

McKenna said her office then began to flood and she ran for safety.

"The water in the parking lot was over waist high. I went back for my purse, but was told not to go in the building and saw that the glass in the doors was blown out – water was rushing in and out of the building," she said.

Morgan Library and the LSC were the first buildings flooded. The library was just three weeks shy of a completed \$20 million renovation. The ceiling hadn't been completely sealed at that time, so water drenched thousands of books on shelves and flooded the 1.7 million-book collection in the basement, worth about \$75 million—destroying 425,000 books and journals.

The library sustained about one-third of the damage done to the campus. Later, this was considered the fourth largest library disaster of the 20th century, according to the "National Geographic" special "Anatomy of a Flood."

The bookstore had just received its fall inventory and everything was severely damaged or destroyed. Student Media was also in the basement of the LSC and lost everything.

"I thought it was pretty bad, but I didn't realize the real devastation it was causing," McKenna said.



check out studentmedia.colostate.edu/civ.cfm for more information about the flood and to explore fort collins' recent flood scare.



tune into 90.5 kcsu or visit kcsufm.com to view podcasts on personal accounts of the flood of 1997.



go to collegian.com for extended video coverage on the flood of '97.

Exploded into flames

The massive storm system dropped 10 inches of rain on the Quail Hollow subdivision on the far west side of town in less than six hours. This deluge – combined with the four-and-a-half inches received the night before – is the most rainfall ever recorded in an urban area in Colorado, according to Nolan Doesken, state climatologist and senior research associate in the Department of Atmospheric Science at CSU.

As the rain fell on the west side and began flowing east, it began to collect in the Spring Creek drainage basin, just to the west of College Avenue and Stuart Street.

The 70-acre detention area was designed to hold 50 million gallons of runoff, but about 62,000 gallons of water poured into the detention area every second, so the basin filled at a rapid rate.

The three culverts – designed to release a combined total of 1,600 cubic feet per second (cfs) of water – were overwhelmed. By 10 p.m., the basin was receiving five times that amount and by 10:23 p.m., the water was only four feet from reaching the top of the 19-foot embankment, where the Burlington Northern & Santa Fe railroad track was placed.

A deadly situation was developing. Just to the east of the berm were two trailer parks – the Johnson Center Mobile Home Park and South College Trailer Park, where more than 600 people lived.

At 10:45 p.m., the water started leaking through a 12-foot by 14-foot box culvert that had been closed off as part of the 1990 flood-control program. By 10:46 p.m., the box culvert exploded with water, inundating both trailer parks. The explosion caused the trailer in space #A3 of Johnson Mobile Home Park to be shot 35 feet into a tree and completely destroyed; luckily, no one was inside. The owner of the trailer, Terry Williams, and his wife left their home only 15 minutes before.

Water levels in the parks rose five-and-a-half feet in three minutes, leaving those who were trying



map of rainfall (in inches) around the fort collins area.

spring creek flood statistics

5 deaths

62 people reported injured

430 approximate number of recorded rescues

111 trailers completely destroyed

2,000 estimated homes and businesses damaged

\$107 million to repair damages to CSU campus

\$200 million in city-wide damages

\$58 million spent on flood safety improvements

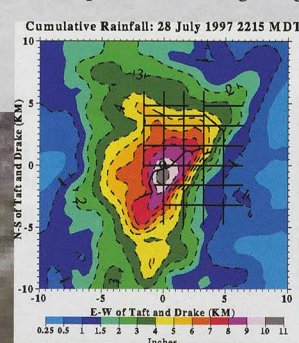
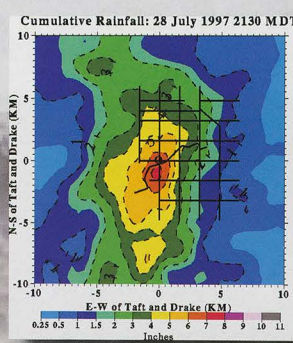
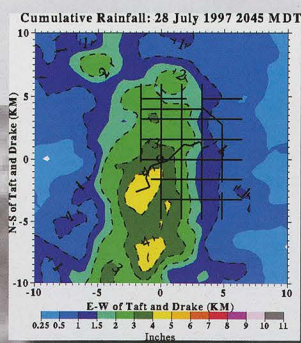
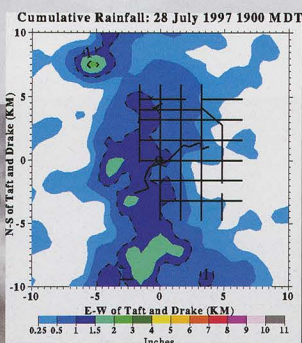
to escape stranded. According to “Anatomy of a Flood,” a car can be moved by 12 inches of water, but at this time, 20,000- to 35,000-pound trailers were being uprooted from their foundations, exposing live electric and gas lines.

By 10:52 p.m., nine inches of water poured over a 119-foot long stretch of the railroad tracks, eroding the ground beneath them. The water was moving too fast for people to wade through it and some were swept away by the powerful current.

At 10:57 p.m., Greg Redder and Scott Haworth, two Larimer County Dive Rescuers, reported that a smoking trailer “exploded into flames that reach nearly 40 feet high,” according to dispatch records.

Johnsen got to the trailer parks at 10:58 p.m., and realized how bad the situation was. When she and a fellow officer, Mike Goodwin, ran around the backside of Chuck E. Cheese, they saw four people standing on the berm, trying to escape the rising waters. Just as she saw them, Johnsen heard a loud whistle.

“I heard the train and saw the four people on the berm. (Mike and I) held hands and then held onto dumpsters for leverage to get





creekside park around 8 a.m. on July 29, 1997.

photos and graphics courtesy of john weaver

those people off the berm. It seemed like seconds to a minute later, the train came by and the first car, then the second car, fell over about 10 to 20 yards away from us,” Johnsen said. Bam, bam, bam, bam...four cars from the Burlington-Northern freight train fell to the ground on the east side of the tracks at 11 p.m.

Johnsen and Goodwin yelled at the people to run across the street as they sprinted toward the buildings off College Avenue. At 11:01 p.m., right as they came around the front of Outdoor World, there was an explosion at Johnny’s Liquor, south of Prospect Road and east of railroad tracks. Glass, water and alcohol flew everywhere. Shortly after, two other trailers caught fire.

People were sitting on top of their trailers screaming for help while other trailers were being pushed around by the current and cars were bobbing like apples.

“There was so much chaos. I didn’t know what to do. We weren’t fully prepared for what the task was ahead,” Johnsen said.

According to “Anatomy of a Flood,” two dispatchers, seven call takers, 150 firefighters, 15 engines, the entire police force and 1,500 additional city workers – including the Red Cross and the Emergency Management Team – participated in the efforts to save lives and help distressed residents. When emergency supplies ran out, officers had to break into nearby stores to steal lifejackets, boats, food, rope and aother things they needed.

“We broke out windows with our battalions to steal life vests and such. I remember the owner (of Outdoor World) coming down because the alarms went off. When he saw what was going on, he started helping us take stuff,” Johnsen said.

The morning after

The aftermath of this one-in-500 year flood still plagues people’s memories to this day. In all, more than a year’s worth of torrential rain fell on the town on July 27 and 28 – 14.5 inches in 31 hours. More than 800 calls were made to dispatch the night before. Nearly 40 buildings on the CSU campus sustained some level of damage, with 16 severely devastated. Morgan Library, the LSC and the Eddy Building endured the most damage; in addition, the police department was completely destroyed.

Wolf was in the LSC the next day to assess damage.

“Books were floating out of the bookstore windows like a river, for hours,” he said. “Then it started dawning on me how serious it was.”

Student Courtney Alford-Pomeroy had just returned home from Salida the night before the storm. She woke up to the sound of TV helicopters flying overhead and she knew something was not right. She got up and walked over to campus from her house on Sherwood Street. Wearing cutoff shorts and Teva sandals, she walked into the Engineering Building parking lot and saw that the entire area was a lake. The lot was completely under water, and it was full of computers, books and various other materials.

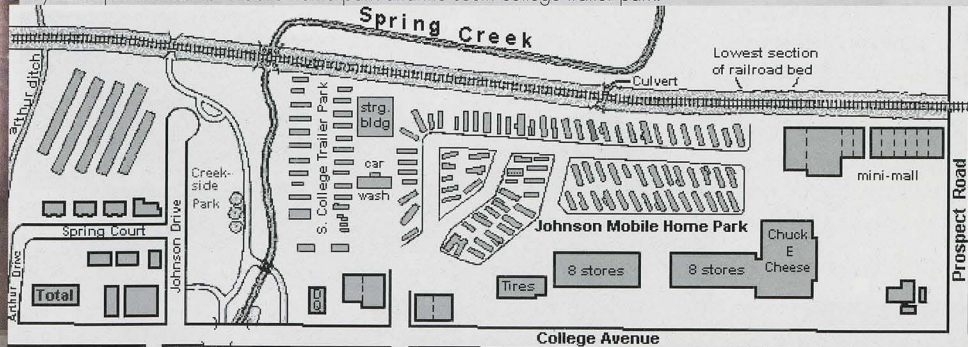
Staring at the shocking sight before her, Alford-Pomeroy thought to herself, “Oh my God, what happened to my university?”

Former *Rocky Mountain Collegian* news advisor Amy Satterfield said that although Student Media was completely destroyed, students still put out a newspaper.

Kevin Sheeseley, owner of CB & Potts since 1986, said they had to replace everything, including walls, booths, equipment and even their Brazilian hardwood floors.

“We did a \$500,000 remodel...and reopened in 23 days. We had done numerous remodels, but most of them were planned,” he said.

layout of johnson center mobile home park and the south college trailer park.



have these disaster supplies on hand:

- flashlights & extra batteries
- portable, battery-operated radio & extra batteries
- first aid kit & manual
- emergency food & water
- non-electric can opener
- essential medicines
- cash & credit cards
- sturdy shoes

-info taken from the *Flood & Flash Floods Fact Sheet* published by FEMA

Reconstructing a city

Walking along the railroad tracks today, the sound of cars zipping down College Avenue fills the air with a soft undertone of rustling weeds from along the embankment. Looking out across the detention basin, where the trailer parks used to be, it seems as if nothing ever happened – as if that area had always been a calm and vacant dirt lot. However, this area was once the home to hundreds of residents who lost everything because of something they had no control over. Today, a patch of pink wildflowers grows where the trailers once sat.

The Spring Creek Flood of 1997 is considered the worst natural disaster to occur in the 125-year history of Fort Collins.

The city sustained \$200 million in damages from the flood - \$100 million in damage was done to the CSU campus alone. After the flood, the Federal Emergency Management Agency (FEMA) granted money to the city and to the campus to start rebuilding and repairing. CSU was given close to \$1.2 million in public assistance, plus various other grants, and the city was given nearly \$817,000 in public assistance for debris removal, building and road repairs and emergency protective measures, to name a few.

Damaged books from the library and the bookstore had to be sent elsewhere to be cleaned, freeze-dried and chemically treated to prevent mold from forming and destroying the books, yet thousands of titles were still lost.

The library became dependent on Interlibrary Loans for students to get the books they needed for the next few years. Between 200,000 and 400,000 titles were lost or damaged from the bookstore, amounting to \$5 million, according to an article in *The Rocky Mountain Collegian* archives.

Student Media also lost all its TV and radio equipment, computers and much more – the estimated loss was between \$800,000 and \$1.2 million. Over the past 10 years, the university has spent approximately \$6 million to make sure that the campus is protected if a flood strikes again.

Since 1997, Fort Collins has adopted a comprehensive flood warning system and storm water management plan that has gained national attention. At a cost of more than \$50 million, the city now has expanded water detention areas, improved drainage capabilities and added more storm sewers. ■ **ca**

From tragedy to forgiveness survivor recounts the night she lost her home

Pink wildflowers now grow where Carol Joy Collins' two-bedroom trailer once sat near the Dairy Queen on College Avenue.

She knows this because every few months, the 64-year-old fast food worker returns to this spot with hopes of healing from a real nightmare so few will ever experience.

"I wouldn't even be here if it wasn't for Him," Collins, a church faithful, said in a series of interviews with *College Avenue* following the 10-year anniversary last month of the Spring Creek Flood.

On July 28, 1997, the small waterway, fueled by record rainfall, swelled to fatal levels and washed through Fort Collins with no mercy. In the end, five women were killed, dozens injured and more than \$200 million in damage recorded.

While Collins has recounted snapshots of her story throughout the years for media and friends, this story offers the intimate details of one woman's harrowing, seemingly biblical venture of almost losing her life to the wrath of Mother Nature.

God picked me up

Since 1989, Carol, as she likes to be called, had been a resident of Johnson Center Mobile Home Park, a small community that sat just north of Spring Creek.

Then, as now, she was a hard-working woman but always pecconable. She can still recall the names of many former neighbors from more than a decade ago. When she wasn't working a shift at a nearby McDonald's, Carol was caring for her 35 rabbits, two cats and her dachshund, Max.

Carol, a bubbly, petite woman with silver hair and small-framed glasses, said July 28, 1997, was like so many other days. She worked, came home and eventually went to bed around 8:30 p.m. She turned in early that night because she had to be at work by 6 a.m. the next day.

workers assess the damage to the tracks the morning after, near the fallen train.

*"as we reflect upon the events
of 10 years ago, we remember
the fears and uncertainty in our
hearts. as flood waters raged our
homes and schools, you provide
the courage to be strong. we
remember the many local heroes
who came forth in the commu-
nity and neighbors pulling
together as a team to persevere..."*

- john weber, fort collins jaycee chaplain



Before she went to bed, Carol heard on the radio that roads were flooding over by Ted's Place, where U.S. 287 and State Highway 14 meet. The news didn't concern her – it was too far away.

Less than two hours later, Carol woke to the sound of neighbors yelling and screaming outside.

"There was a lot of noise so I got up to tell them to shut up and see what was going on. I opened the back door of the trailer, looked down and saw three to four inches of water on the ground," she said.

When she looked around, Carol saw four people standing on the nearby railroad tracks, trying to escape the rising water.

She knew something was wrong and decided she needed to evacuate.

After quickly putting on her pants and boots, she grabbed Max and four of her prized Angora rabbits. She stepped out onto the wooden porch attached to her trailer and seconds later, she felt it loosen and start to move.

She threw the animals back inside but she remained on the porch. The water was rising rapidly now and moments later, she grabbed hold of the doorframe just as the deck washed out from beneath her feet.

"I asked Jesus to help me because there was nothing I could do," Carol explained.

After the porch was swept away, raging floodwaters lifted Carol's home off its foundation and carried it more than 125 feet through the trailer park.

Clinging to the door frame, Carol remembers being whisked past one tree but then hitting another. On the ride, her trailer eventually struck another trailer.

"It was a big bang, but I kept my hold. I realized we hit another trailer, and we started to tip up onto the other," she said, adding that the collision caused her to fall back inside her home.

"It was like God picked me up and put me back in the trailer," she said. After the trailer stopped tilting, she grabbed Max and cuddled with him on top of her kitchen table and began to pray.

In memory of:

- JoAnn Roth, 47
- Estefana Guarneros, 48
- Sarah Payne, 62
- Rose Marie Rodriguez, 72
- Cindy Schulz, 32



Betty Jo Roth cries during a candlelight memorial dedicated to flood victims. Her mother, JoAnn Roth, lost her life in the disaster.

'Always remember' simple pavilion dedicated to fallen

A person could hike or bike along Spring Creek Trail and miss it.

But tucked along the banks of the small waterway, just east of College Avenue and Johnson Drive, is a new memorial to those who perished in the devastating 1997 Spring Creek Flood.

It's not as showy as the related bronze sculpture sitting just upstream, nor as ornate as the marble bench close by. It's a simple metal pavilion, a quiet place for people to reflect and watch passersby.

This nondescript shelter at Spring Park has no walls but protects four heavy picnic tables. Nearby is a children's playground

with colorful slides and monkey bars. A softball field sits in the distance.

On one corner of the pavilion is a postcard-sized plaque from the Fort Collins Jaycees that states:

*We dedicate this shelter to the many
victims and volunteers of the
July 28, 1997 flood.
We will never forget you.*

On a recent Saturday evening – exactly a decade after the flash flood killed five, injured dozens and caused \$200 million in damage – a group of people gathered at the "Human Spirit" statue in Creekside Park, the very site where the waterway swelled to fatal proportions.

"What brings us here is remembering the value of human life," said Kailey Gee, the Fort Collins Jaycee chapter president.

The guests – survivors, police, firefighters, American Red Cross workers and others – listened to stories of survival and loss.

"Maybe for some of us, the flood did beat us down, but for others, it made us stronger," said Antoine Salazar, whose mother's trailer was destroyed in the flood.

Joseph Wilson lost his grandmother, Sarah Payne, and his godmother, Rose Marie Rodriguez.

"They say God only gives you what you can handle – I think I'm handling it pretty well," Wilson said.

Once memories were shared and victims consoled one another, candles were lit and everyone walked to the pavilion at Spring Park.

After the dedication of the shelter and a moment of silence, Jaycee chaplain John Weber closed the memorial with a prayer, which included this thought:

"This plaque and shelter will help us to always remember our community loss." ■ Ca



A cat named Jasper

With no concept of time, Carol heard a voice over a megaphone calling for anyone inside trailers to come outside and wave at rescuers to be picked up in a boat.

She immediately ran to the door, with Max.

"Can I bring my dog?" she asked a fireman, who said "yes" but nothing else. Later on, a scared little boy in the boat with Carol petted Max for comfort. The group boated to higher ground and then survivors walked to a nearby Arby's on College Avenue.

Carol used a borrowed cell phone to call her mom, who lived in another part of the city. When Carol explained she was in a flood, her mom said, "Your water heater broke?" Carol sighed. "No, Mom, the whole trailer park flooded."

The survivors were later bussed to the old Fort Collins High School where they were given dry clothes, food and water. A man with a large van arrived at the school and took several of the survivors to his home, including Carol, where they slept on his floor and watched local news coverage of the disaster.

Diane, a friend from church, picked Carol up the next morning and took her to get new clothes and eyeglasses. Three days later, Carol returned to the trailer park and to what was left of her home.

Inside, she amazingly found her old pair of eyeglasses, unbroken, and more importantly, one of her two cats, a chocolate-brown Siamese named Jasper.

"He was lying on the back of the sofa, just like he did everyday when he was waiting for me to come home from work." She later found that her other cat, Kiwi, had been picked up by the humane society and was alive and well. Unfortunately, she lost 13 of her show rabbits.

There was barely anything left to salvage; only a few dresses, some photos and a can of wheat pennies that she has kept to this day.

A house isn't everything

In the years following the flood, Carol's living arrangements varied. Sometimes she shared apartments or houses with friends, other times she lived on her own. However, there were more tough times to come.

At one point, she struggled to make rent and was forced to live out of her car for three months.

"There is a lot to rebuild (after a major disaster). I don't know that you really rebuild it—you just go different avenues," she explained.

Today, she still works at the same McDonald's near Drake Road and College Avenue and her commitment has paid off. She is finally able to rent her own apartment, slowly getting her life back on track.

"I hope someday to buy a place of my own," she said with her chin up and a smile.

After living through such a life-altering event, Carol's reminder to the community is that people should always work to have their priorities in order and never give up hope.

"So I lost a house, a house isn't everything. People need to know that there was a flood here and people were affected. Not just me, the whole town was affected," Carol said. ■ **Ca**

Weather Service Terms

flash-flood watch: heavy rain may result in flash flooding in specified areas. be alert and prepared for the possibility of a flood emergency, which will require immediate action.

flash-flood warning: a flash flood is occurring or is imminent in the specified area. move to safe ground immediately. Remember, don't drive through flood waters.

-information taken from the "Flooding in Fort Collins" brochure published by the City of Fort Collins Utilities

for flood warning system information, floodplain maps, rainfall reports and other data visit:
www.fcgov.com/stormwater/fwsindex.php

for information about "anatomy of a flood" visit the National Geographic Web site:
www.nationalgeographic.com/channel

Spend Money without breaking the bank

Everyone is doing it. It's hard not to do it. It's the new peer pressure of this generation: spending money. It's a habit and an addiction that some just can't break.

ATMs and credit cards have made it so easy. With the simple swipe of a card, there is instant money. It may seem like magic, especially for this generation, since money comes in the form of a plastic card that can be paid off "later" or "mom and dad won't mind."

"This could be because this generation has not necessarily had to work hard for their dollars," said Laurel Kubin, who teaches money management and is the county extension director for Cooperative Extension based at CSU. Cooperative Extension is an organization for the public about research, information and requested expertise in any field from finances to horticulture to nutrition.

"Parents have had to provide for their kids, and not in all families have parents taught money management to children. So, they may not have a very good sense that there is not always money for everything," Kubin said.

But for those that have to pay their own way, the ATM fees and credit card charges have to be paid off sometime. Since many students rely on credit cards and live from payday to payday, by the time those bills, car payments, house payments and the infamous school charges are paid, students end up broke.

Wait! There is a way to spend money, without breaking the bank. It takes a little budgeting and less spending, but saving the money will really pay off.

"Whatever it may be, that little bit you spend a day adds up in a year's time," Kubin said. She then explained that if a person stopped buying \$5 coffees everyday, in a year they would save \$1,825.

And saving is possible with a few money management skills. Budgeting usually sounds like a four-letter cuss word to most people, but having a money plan is about "making sure your money is going where you want it to go," said Kathy Cox, the director of education and public relations for the nonprofit, financial advisement agency Consumer Credit Counseling Service of Northern Colorado (CCCSNC).

"It is not about deprivation," Cox said, "but it is about empowering you so that your money works for you."

There is a way for everyone to save money, but some just need a little more help than others.

"You can teach money management to anybody," Kubin said. "You just need a plan, and then you have to live with the plan."

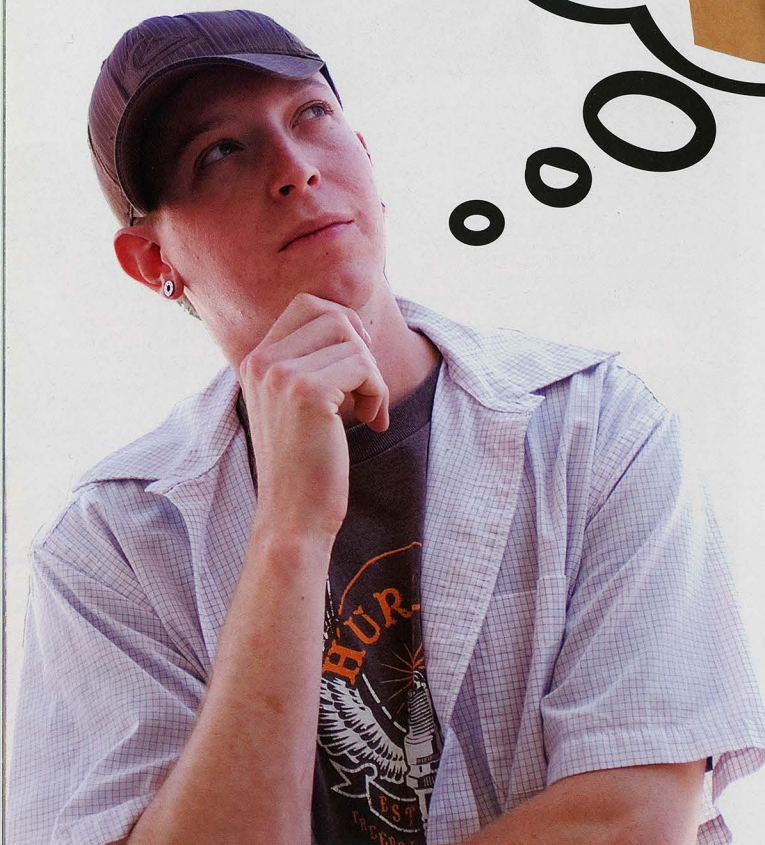
Both Cox and Kubin work with people to help them develop good

money management skills and live their own lives free of debt or worry. They are happy because they use and help others create easy, step-by-step plans that fit each person's individual needs and budget.

Cox suggests her four-step plan that involves goal setting, keeping track of your money, creating a plan and developing habits. But both



photo illustration by katie stevens



Cox and Kubin said fun has to be built in, or the budgeting plan will fail.

“It’s like dieters that go overboard (without any treats),” Cox said. “You do need to build fun in to take care of yourself.”

Here are four simple steps to help start good money management:

step #1:

Determine how much money you really have and where it is coming from.

Whether mom and dad are helping pay for school or a student is on his or her own, the first thing one needs to do is know how much money he or she has.

Over-budgeting can be very detrimental, so if a person rationally figures how much money he or she has for different things, then one won’t have to worry about over-drafting an account or having

to pay large credit card bills.

“I mark down on a calendar when everything is due or else I would forget,” said Keegan Hill, a junior speech communications major.

“I also would suggest to stop spending in advance when the rent is do.”

However, Kubin said budgeting needs to be done in advance, because budgeting from payday to payday isn’t as effective.

“Start to think at the beginning of the year,” Kubin suggests. “This is so that at the end you don’t wind up in debt.”

Both Kubin and Cox said to stay away from credit cards as a source of money, unless it can be paid off at the end of every month. Since there seems to be an unlimited amount of money with credit cards, most students end up in debt quicker this way than any other and create bad credit history, according to an MSNBC.com article by the Today Financial Editor Jean Chatzky called “College budget 101: Get your child on track.”

“Be cautious about using credit,” Kubin advises. “Don’t put on credit that you can’t pay for at the end of the month. Learn how to manage the use of credit; it’s not good and it’s not bad, it’s just a tool.”

step #2:

Make a list of what you need versus what you can live without.

Those \$150 heels or that \$300 stereo are probably not considered essential things that a college student needs to buy, so it may not be wise to spend this month’s rent on them.

“Don’t be stupid,” said Hal Maddox, a sports medicine graduate student. “People think they need things, but they don’t realize how expensive they are and can’t afford them.”

An important thing that students can do is list what they need to

spend money on and what they can really go without.

Cox teaches free money management classes for CCCSNC, and this is what she refers to as “the opportunity cost.”

“If you spend your money one way, you have lost other ways,” Cox said. “It’s all about the little leaks that end up drowning you, and if you had paid attention, you might have been able to save that from happening.”

According to LendingTree.com, when creating a budget, “you don’t want to completely deprive yourself of your favorite treats or your budget will be hard to stick to.” The Web site, which has a lot of helpful ideas on how to better manage money as a college student, also suggests that when budgeting, the four top things that can fit into either the need or necessity category are: housing, utilities, technology and one’s social life.

In other words, are you able to afford what you already have?

step #3:

Track what you earn and what you spend.

It may come naturally for some, but for others tracking every penny one spends can seem time consuming and boring, especially when there are those easy online reports to use.

“Always check online at least every other day,” said Maren Williams, a junior English major. “It is just to be aware of what you have, so you don’t spend what you do not have.”

An easy answer for students—aside from the Internet—is to write down what they spend their money on. Some people like to keep track of every transaction in a checkbook or through a checkbook software program. The software allows users to analyze their purchases so they know what they’re spending money on and how often.

Another positive aspect to always jotting down purchases is that students can take out what they have to spend their money on—such as rent, car payments and phone bills—so they don’t over spend on unnecessary things before the rent is due.

“You need to keep track of your money,” said Cox about the second step in the money plan she teaches to people. “You need to see where it is going because there are always going to be surprises.”

About.com offers an easy-to-use budgeting sheet for college students under the “Business and Finance: Financial Planning” link. This worksheet helps students track what money they have incoming every month, and then what money they have that will be spent every month. The site stresses in many articles that “a budget is a planning tool that empowers you to handle your money smartly; it’s not financial handcuffs. It helps you plan ahead by knowing how much money you have coming in and going out. It gives you the peace of mind of knowing you won’t run out of money.”

step #4:

Learn to say “No,” and end up saving to enjoy later.

It’s fun to go out and party with friends, but although some may have the budget for it, others may not. Remember: Everyone

“i never liked buying things that matter. so i end up taking the essentials from friends and family; you know, like a bar of soap or a bottle of shampoo. It’s not like they take inventory or anything.”

- keegan bill, 20, speech communication junior

has a different spending budget, so just learn what others’ limits are.

“It’s about ‘occasionally’ not ‘regularly,’” Kubin said. “You can enjoy life without spending a fortune.”

Individuals can also plan ahead for nights out, which falls under Step 3: budgeting early. Plan ahead for nights out or those desired sales items, then schedule it in that month as an essential item. Savings will start to pile up and the extra money will start adding up.

“Plan what you have to spend money on then see what’s left,” Cox said. “Focus on your needs first, but you do need to build fun into any money plan.”

Always plan ahead; knowing paydays, bills deadlines and monthly expenses will guide you to newfound financial freedom.

It may not happen immediately, but once people realize that those \$60-nights out caused that larger balance they see on their statement, the need to save will be apparent.

“If you get into the habit of taking out money every paycheck and saving it, it will pay off,” Maddox said. “It doesn’t matter where, it could be under your mattress or in an account, or it could just be for an emergency, you will then be able to save better.” ■ Ca



Money Management Calendar System

Month: _____ Net Income: _____ Budgeted Expenses: _____

* Consider color coding your income in one color, your expenses in a second color, to help you keep track of your spending.

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
	1 \$AVE \$50 PAYDAY	2	3	4	5 RENT	6
	8 Groceries	9 Foco due Utilities	10 Night out \$50	11 Comcast due	12 Xcel due	13
14	15 \$AVE \$100 PAYDAY	16	17	18	19	20 \$100 Weekend trip
21	22	23	24 Groceries	25	26	27
28 GAS	29	30	31	The Consumer Credit Counseling Service offers financial counseling, debt management, and educational workshops. ▶ Call: (970)-229-0695 or visit www.cccsnc.org		

original calendar made by consumer credit counseling services

Budgeting Process

Step 1: Write down on the calendar when your income/resources are received. (i.e. you are paid on the 1st and 15th of the month.)

Step 2: Pay yourself! If you decide to save, write down on what day you will put money aside for savings.

Step 3: Pay your fixed expenses. Record on the specific day you will pay a fixed expense. A fixed expense is a bill that roughly stays the same each month. (i.e. rent, mortgage, basic phone, car payment, etc.)

Step 4: Add up your fixed expenses and deduct that amount from your net income. The money remaining is your flexible expense fund. Flexible expenses are those items that you routinely buy but the dollar amount for those items changes. (i.e. groceries, gas for car, clothes, long distance calls, etc.)

Step 5: Record on the specific day when you will spend your flexible funds. To avoid going into debt, don't budget more flexible expenses than you have income to cover it.

Step 6: Monitor your spending throughout the month and evaluate your decisions at month's end. Make any needed adjustments in spending to meet your personal budget goals.

Investing in the future

How students can make money work for them

After four short years of college, students are thinking about graduation, internships, student loans, jobs and maybe even graduate school. What they may not be thinking about is one of the most important decisions they could make concerning their future: investing.

Some students are already investing, both short-term and long-term. Sarah McGrew, a 21-year-old junior natural science major, currently has some money in a certificate of deposit, also known as a CD. A CD is a lending investment, in which McGrew lets the bank borrow money for a certain amount of time, rather than having the money in a regular account, and gets a higher return on the investment when it's done. First National Bank, located in the Lory Student Center, offers fixed-rate CDs with a minimum of \$1,000 for a time period of three to 60 months. Off her last CD, McGrew said she made \$100 by putting in \$3,000 for six months.

Matthew Huntington, a senior engineering major, has also started investing. He already has two trust funds, an investment portfolio, stocks and savings.

"It's good to keep funds in non-liquid assets because it creates more interest than a checking account," Huntington said.

The problem is, most students don't have trust funds or even know what these "non-liquid assets" are. So, how and when do students begin to invest when they don't even know what investing is?

Investing is simply putting money away now so you can use it in the future. Students can do this through different vehicles to get them to their desired financial destination. There are many types of investments: lending investments (like McGrew's CD), ownership investments (like Huntington's stocks), real estate and small business investments—among others.

Bonds are another type of lending investment in which the money is issued by companies or the government, and like CDs, people agree

to lend their money over a period of time. Unlike CDs, which range on average from three months to five years, bonds can range from less than a year to more than 10 years, and because of the longer time length, people receive a higher interest rate than that of CDs. Wells Fargo and First National Bank are just a couple banks in Fort Collins that offer CDs and bonds. Though these lending investments may be the easiest for students to invest in now, the money grows very slowly.

Ownership investments, according to "Investing for Dummies" by Eric Tyson, are those where "you own a piece of some company or other asset (such as stock, real estate, or small business) that has the ability to generate revenue and potentially profits." If students decide to invest in stocks, like Huntington, they'll be investing in a share of ownership in a company by purchasing shares through a brokerage firm. It can be any company from Microsoft to Noodles N' Company, but people never know if the value of the stock will increase or decrease.

Students and graduates can also invest in real estate, like Huntington's dad who, like many parents, purchased a condo for his son while he's in college. People who buy property are making money off borrowed money (loans) and investing in equity, or the difference between the market value of the property and debts owed. According to Huntington, this is the smartest thing students can invest in now.

"Rent is the biggest waste of money possible," Huntington said. "Why pay somebody else's mortgage?"

Vickie Bajtelsmit, a professor in the Department of Finance and Real Estate and author of many journals and books such as "The Busy Woman's Guide to Financial Freedom," agrees with Huntington that the best investment is a home. She believes the earlier you can build equity off borrowed money, the better.

When students are out of college, they could also consider investing in a small business. They may have to borrow money from family

or friends in order to start investing and have to have a good business plan, but there are many benefits, including tax deductions and the accumulation of wealth.

"The main reason people struggle financially is because they have spent years in school but have learned nothing about money," said Robert Kiyosaki, an investor, multi-millionaire and businessman who grew up in Hawaii and wrote many financial books that have all been on the best-seller lists of the "New York Times" and "Wall Street Journal."

In "Rich Dad's Guide to Investing," Kiyosaki explains what investing is and why it is so confusing.

"Investing is a plan, not a product or procedure," he said. "When people are not clear on their own personal financial plans, all these different products and procedures become overwhelming and confusing." He also explained how people attached to one investment product and one investment procedure, like stocks or real estate, fail to see all other vehicles and procedures available.

"The person becomes an expert at that one wheelbarrow and pushes it in circles forever," Kiyosaki said.

The key to becoming rich, according to Kiyosaki, is investing in businesses and personal financial education. The investor must be financially literate, distinguish between assets and liabilities, good debt and bad debt, realize it doesn't take money to make money, then put their money into investments made only available to the rich—which is why the rich keep getting richer. Only through investing did Kiyosaki learn that "the poor and middle class work hard for their money, and the rich have their money work for them."

If students do spend years in school and learn nothing about money, they can still invest even if they are unfamiliar with the markets, according to Susan Hine, who teaches Principles of Investments and Debt Securities at CSU. She advises students to begin with mutual funds in their first job out of college.

"They have fund managers do the investing for you," she said. "They will even do lifestyle plans and set up the right type of investment for your age." However, she recommends that people take a finance class or read financial books to learn about the market if they want to branch out and select individual stocks.

Bajtelsmit also recommends students start investing with employer-sponsored retirement plans at their first job out of college. Whether they choose a long-term retirement plan or short-term investment, there are different portfolios to fulfill different needs.

However, many graduates don't go beyond mutual funds, because investing is a large topic that is associated with a lot of risk.

"Most people use top-rated mutual funds instead of buying stocks themselves right away," said Greg Lawson, a Fort Collins businessman who attends Investor's Business Daily meetings. "It can take years to learn how the stock market works."

Kiyosaki said investing isn't risky like many people think, as long as they are financially literate.

"It's the investor that's risky," Kiyosaki said. "Many people who think they are investors are not really investors. In reality, they are speculators, traders—or even worse, gamblers."

Bajtelsmit also said not to "play with investments" and added that men, especially, are at risk. She said according to a recent study of men's and women's trading habits, men traded more while women were at lower risk, held onto their investments and didn't have all the buying and selling costs of trading.

Along with trading too much, the riskiest mistakes, according to Bajtelsmit, are starting too late, investing all your eggs in one basket, listening to advice of people who don't know what they're talking about and quickly jumping out of an investment. Many students are like McGrew, who invests in CDs now and wants to invest in stocks and bonds in the future, but aren't certain now.

"Many people don't think about retirement until they're 50 or their kids are in college," Bajtelsmit said. And if they do, they may also end up putting too much money in the company they're employed by, because, "people like knowing the company they're investing in." But one of the worst things people can do is take investing advice from someone who's unreliable and uneducated.

"It's way too risky," Bajtelsmit said. "Don't base your decision off a coworker's advice about a company he thinks is going to do great, and that includes stocks."

So what are the benefits of investing now, and why the rush? In an article by Bajtelsmit in March called "Start Early, Save More," she reports "one-quarter of all baby boomers have not begun to think about retirement at all." For those 55 and older, the survey said only 26 percent had more than \$250,000 saved and 36 percent reported less than \$10,000 in savings. Though this may seem like a lot to college students, it won't be when they're older and potentially unemployed.

"Don't delay," Bajtelsmit said. "Consider a person who contributes \$4,000 to an IRA (individual retirement account) each year, beginning at age 22 versus age 32. At 6 percent investment return, the late starter will have accumulated \$445,739 at age 67 (35 years of investing). The early bird with only 10 extra years will have \$850,974—almost double."

"many people who think they are investors are not really investors. in reality, they are speculators, traders - or worse, gamblers."

-robert kiyosaki, author of "the rich dad's guide to investing"

Many of these “early birds” are college students. During Bajtelsmit’s 24 years of teaching, she has noticed that students are more aware now than they’ve ever been about investing.

“They’re much savvier about needing to save for the future,” she said.

Bajtelsmit is not the only one noticing this, financial planners are too. In a “Wall Street Journal” article on May 23 called “Financial Planning for the Not-Yet Rich,” Jeff D. Opdyke reported that financial planners are starting to pay closer attention to people in their 20s and 30s, “a group that has long received the brush-off from the financial-services industry because of its lack of wealth.”

According to this article, the best time to hire a financial professional is when one lands his or her first “real” job. A fee-only planner, which is a financial adviser that accepts no commissions and is paid by the hour, charges \$100 to 250 an hour and can be found at places like the Financial Planning Association Web site, www.fpanet.org. If graduates are confused about investing their finances, this would be a great first step out of college.

Even if students understand investing is a large subject and that they need a plan, they may still feel they simply do not have enough money. Many students are not like Huntington; they do not receive trust funds and cannot afford real estate.

But according to author David Bach, who is famous for his book “The Automatic Millionaire,” this is not necessary. By simply investing \$5 a day – the average cost of a latte and a muffin or what Bach calls the “latte factor” – a person would be a millionaire in 41 years.

Bach suggests people pay themselves first by automatically drawing 15 percent to 20 percent from their paycheck into a retirement account. According to Bach, an IRA account can be done in just 15 minutes, and it can be set up online, at a brokerage firm or at a bank.

So what happens if people don’t take advantage of this large world of investing, even if it requires only \$5 a day? Bajtelsmit warned they will be “relying on social security, which may not be here, or as generous, in the future.”

Especially as students, it seems easy to put off saving money until tomorrow when there is more money.

“The biggest ally you have on your side is time,” said Dale Cloud, vice president and senior relationship manager of First National Bank. “The earlier you start, the greater the compounding effects you get on investments.”

Christine Tatum, a Fort Collins resident, said she doesn’t invest in anything now but will probably invest in the future around the age of 28 to 31. Right now, she says she burns her money before she earns it.

“Maybe when I start having kids I will have something to invest in,” said Tatum, 21.

Though it’s easy for people to say they’ll learn about investing later or think about it when they’re 30, there will be less time, which means less money and less freedom when they’re older. Investing goes beyond retirement, Bajtelsmit said. It’s about sending your kids to college, buying a home and “having the lifestyle you want.” ■ **Ca**

join an investor’s group

The Fort Collins Investor’s Business Daily Meetup Group

- Location: Fort Collins, Colo.
- Founded: Oct. 22, 2003
- Member Fee: none

- Members: 73
- Meetups: 75 so far

Psyinvest (Psychological and Behavioral investing)

- Location: Broomfield, Colo.
- Founded: Aug. 22, 2005
- Member Fee: none

- Members: 56
- Meetups: 21 so far

*-Information from Investor’s Business Daily Meetup
Groups at ibd.meetup.com*

Wide-ranging services

health center fits every student's needs

Want to avoid the Freshman 15? Quit smoking? Or get massage therapy? Then drop by Hartshorn Health Services (HHS) for one-stop health shopping.

When people think of going to the doctor, anything from paperwork to the time spent sitting in the waiting room can make them decide not to go, even if they are so sick their friends fear they're contagious and won't bring chicken soup anymore.

HHS, on the other hand, is a center where the primary focus is getting students help as quick as possible. The HHS professionals are "committed to promoting health, wellness and safety at CSU and in the surrounding community," as stated on their Web site.

"I'm grateful they're here on campus in case something happens," said Sarah Collins, a junior speech communications major. "It's also great for parents because it reassures them that their child is protected."

HHS offers wide-ranging services to fit every student's needs. They perform more like a community hospital rather than a college health service.

"The people in the pharmacy and the allergy personnel are excellent," said Shirit Stern, a junior animal science major. "For example, I went out of the country for three months and they ordered three months of allergy meds for me, really quick and easy."

Services are available to all CSU students, whether part-time, full-time or graduate. A unique aspect of HHS is that it is one of few college health centers that treat the student and his or her family. The services at the center are available to the

dependents of students, for example spouses, partners or children.

Many students and their dependents regularly misunderstand one key component of HHS. It is that the individual does *not* need to have the CSU health insurance, or any insurance for that matter, just to use the HHS services.

Right now, the only instance where health insurance is required is in the case of international students. They must have insurance comparable to the policy offered by CSU. If it's determined that their current policy is comparable, then the student is waived from coverage of the CSU plan.

However, the Graduate Student Council, the Graduate School and HHS are pushing for the addition of graduate students to the list of those required to have health insurance by fall 2008, according to Raydean Canfield, an insurance administrator for HHS.

Another largely misconstrued piece of the HHS puzzle is the difference between the health insurance plan and the general health fee.

Unlike the voluntary enrollment for the health insurance plan, the health fee is automatically assessed to full-time students (enrolled in 12 or more credits), which allows for some free services and the reduced costs of many others.

Part-time students, dependents of students, Division of Continuing Education and Granting a University Enrollment for a Specific Term

(GUEST) registrants can pay the health fee per semester if they so choose, as stated on the HHS Web site.

With the health fee, students can visit a staff physician or nurse practitioner of their choice, go to the triage center for urgent care and have up to five visits at the University Counseling Center, all for



▶ photos by adriana lopez

liz mai reclines while dr. chris yurk and dental assistant trish curci work on her teeth at hartshorn health center.



Hartshorn Health Center

600 South Drive

Colorado
State
University

“we provide a very comprehensive program that can meet the majority of students’ needs.”

- stephen blom, director of hartshorn

free. Most of the other specialty clinics and ancillary services are then provided at lowered costs to the student, too.

To commit exemplary service in such a diverse range, the HHS staff works with the focus of patient-centered care, said Stephen Blom, the director of HHS. This suggests a more complete approach to treating the whole student and understanding the varying effects of his or her stressful life rather than just his or her symptoms.

“We provide a very comprehensive program that can meet the majority of students’ needs,” Blom said. “We refer out less than five percent of students (to other facilities). If we are unable to help a patient at HHS, then we will make every effort to find the appropriate care and then follow-up with the patient to ensure they are doing well.”

This is possible by the hard work of many certified and licensed staff members that are ecstatic to be working at HHS.

“It is a fabulous work environment to be able to work with such a great client population,” said Carol Miller, the director of physical therapy, “Hartshorn is very unique to have several services located in one building.”

One thing the staff at HHS has in common is that they constantly remind students that confidentiality is taken very seriously. At no point is any student information made available to others without express permission and appropriate releases signed by the student.

To find out more information about HHS, pencil in Wednesday, Sept. 12 for the Annual Health Fair, which is part of the campus-wide Student Affairs Day.

From support to services, the health center is not only convenient, but can truly boast being a jack of all trades. ■ Ca

+ services provided:

- + medical clinic:**
for appointments with a physician or nurse practitioner of the student’s choice, as well as walk-in urgent care
- + women’s clinic:**
for education and management of female students’ health issues
- + specialty clinics:**
like allergy/asthma, optometry, travel, orthopedic, dermatology, behavioral medicine and culture care (this integrates health services & community resources to teach about cultural diversity)
- + physical therapy department:**
that offers services for various types of injuries, pre- and post-surgical care, massage therapy and many more (not just for student athletes)
- + nutrition counseling:**
for healthy dieting tips all the way to eating disorder education and management
- + ancillary services:**
such as the full service pharmacy, laboratory and x-ray departments
- + full dental clinic:**
that does basic fillings, extractions and sealants as well as caters to specialty needs like night guards, tooth whitening and many more
- + immunizations department:**
for all required and recommended vaccines

New Era of gaming local virtual culture

While the video game industry is booming all across the globe, it's local entrepreneurs that continue to advance this world of imagination. Communities such as Fort Collins are great places for the gaming community to flourish because college-age students constitute a large demographic of game users.

Seventy percent of college students reported playing video, computer or online games at least "once in a while," and 65 percent reported being regular or occasional game users, according to a Pew Internet Research study "Let the games begin: Gaming technology and entertainment among college students."

Part of the reason video gaming has become so popular in college communities is because games are easily accessible and portable.

"It's something they can do between classes," said John Brassell, New Era Games concept artist. Or during class, according to the Pew study, which states one third of college students admit to playing games in class.

There are many theories as to why video games have become such a popular medium.

"People want some escapism (from their everyday lives, and this can be done by) watching a movie, reading a book or playing a video game," added Tyson Parker, owner of Academy Gaming Center in Fort Collins.

With the success of the video game industry, some local entrepreneurs are putting down their Xbox controllers or walking away from the "World of Warcraft" and getting a piece of the action.

One such Fort Collins company is New Era Games. New Era is

a video game company that is currently involved in many projects; most notably the game "White Rock," in which players are sent out to join United Nations war efforts against rebels in the White Rock Research Facility (WRRF) in Antarctica in the year 2345.

"We've decided to label (the game) a MMTS (a Massive Multi-Player Tactical Shooter) – something we've never seen before – where you and your friends can not only join together as a squad against your enemy, but you can join other people throughout the world," said Ryan Sand, assistant art director for the White Rock Project.

Creating games as complex as White Rock takes a lot of time and skilled manpower.

"I have been working on this project for one and a half years, and I believe (the others working on the game) had been working on the design about half a year to a year before that," Sand said.

Someone at the company has to come up with the idea for the game. Once this occurs, the idea must be written down in detail, which gives the creators a platform where they can compare every idea that comes to them throughout the process.

"Dan Supinski, the lead designer for New Era Games, has been working on the design document, or written information, and has kept every idea written that can help the game," Sand said. "While the design document is continually being added to, the programmers take the ideas and start on all the technological jargon."

This brings us to the most technical part of the development – the actual programming of the game. The artificial intelligence script is programmed, which tells computerized opponents what to do, Brassell said. It's worth noting that while this is going on, many of the other necessary processes, such as the aforementioned writing, have not stopped.

how a game is born

concept phase

the design team presents the basic concept for the game. artists illustrate concepts for use by 3D modellers and level creators. a writing team sets out to create a usable plot and believable character personalities.

construction phase

concept art and character profiles are given to 3D modellers and texture artists who create the game environment and character models. programmers carefully write the programming code that makes the game operate.

“people want some escapism (from their everyday lives, and this can be done by) watching a movie, reading a book or playing a video game.”

- tyson parker, owner of academy gaming center

“While the programmers do their thing, writers continually add onto the story, from tiny details about a certain character to the list of events that would happen from the first level to the last,” Sand said.

The project is then handed to the artists, who take the writers’ ideas and “bring them to life” by creating character appearances and perceptions, environmental perspectives and 3-D images. This requires the artists to make views of the object or character from all angles – side, back, etc. – so models can be made of the drawings to place into a 3-D arena of the game.

“Modelers (must) know how to texture and light the pieces/models,” said Brassell.

The modelers must also know how to communicate their ideas with other team members.

“While the modeler creates the models, the programmer has to program how the model interacts and relates to the surrounding environment. So in turn, this whole process seems like a rather cyclical type thing; with every action we have to continually check in with our other departments,” Sand said.

At the end of countless production hours, it’s finally time for the game to hit shelves. Sand guesses that “White Rock” will be available on market sometime near the summer of 2008.

Fort Collins game producers consider the particular tastes of the game-playing college population – a fact that is not lost on the creators.

“(We’re making it so) the game should be a great new experience, different from those normal shooters where you are limited on actions and where you can go,” Sand said. “We’ve made it so that you can... explore from your mission.”

Sand and his colleagues realize that they must utilize recent trends, such as the popularity of the Internet, to reach their customers.

“The (online) community might get people in the gaming community to show off what they can do and encourage others to go the distance (by making their own games),” said Sand. “Whether it be a new version of Pong or the next big thing out there.” ■ **ca**



illustration courtesy of john brassell and new era games

a piece of concept art depicting an armored character in the white rock video game by new era games.

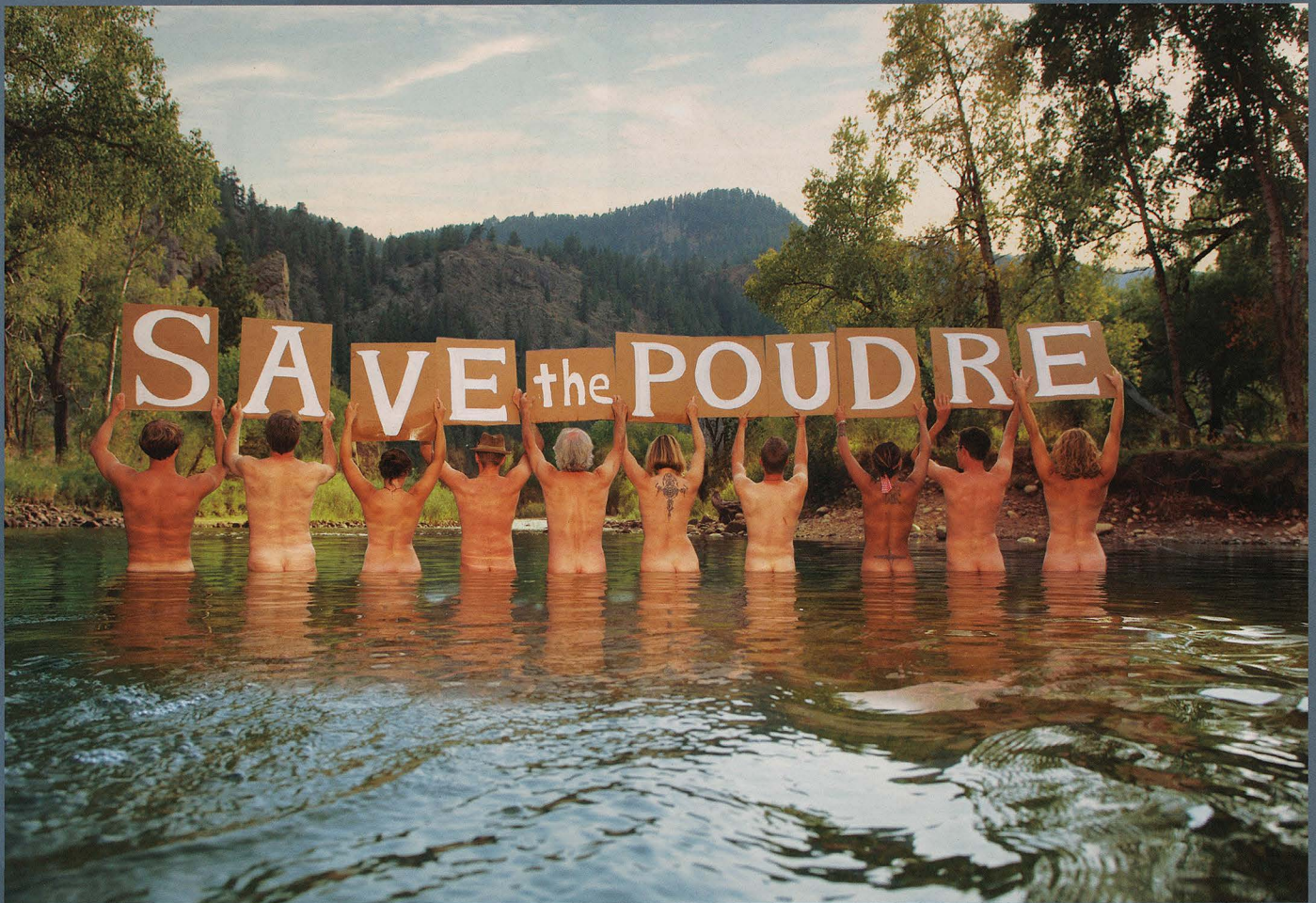
testing phase

animated cinematics are created if needed for the game. once the programming and visuals are completed and combined the game enters several stages of testing to eliminate any programming errors or bugs.

final phase

the final game is released in a ‘beta’ test, a test that allows players to get a preview of the game in exchange for information on bugs or errors they have run into. final fixes are made to the game. finally, the game is finished and is released in full.

Death of a river will the poudre's fate be dammed?



► photo courtesy of new belgium / john johnston

Imagine U.S. Highway 287 north of Fort Collins near the entrance of the Poudre Canyon under water. Part of the main thoroughfare to Red Feather Lakes and Laramie, Wyo., would be submerged, just an old road resting at the bottom of a reservoir.

If a proposed water project is given the go-ahead then this will happen, because a reservoir slightly larger than Horsetooth Reservoir will be built less than a mile north of the junction of U.S. 287 and Colorado Highway 14.

Glade Reservoir, one of two proposed reservoirs and part of the Northern Integrated Supply Project (NISP), could be completed by 2014 and would help supply more water to the ever-increasing popula-

tion on the Front Range.

Proponents believe this is the best way to provide water to Northern Colorado's growing population, while opponents believe the project is unnecessary, enormously expensive and damaging to the Cache La Poudre River and the environment, noting NISP will decrease flows of the river through Fort Collins and harm habitats.

"This is a controversial project so we need to make sure everything is being done correctly," said Carl Brouwer, NISP project manager and engineer at the Northern Colorado Water Conservancy District (NCWCD).

The NCWCD is a Berthoud-based public agency that provides

water for agricultural, municipal, domestic and industrial uses to eight northeastern Colo. counties, including Larimer.

The NISP project would provide water to 15 towns, cities and water districts, including the Fort Collins-Loveland Water District, Windsor and Fort Morgan.

“One of the main reasons I’m opposed to this project is that it doesn’t take into account conservation and efficiency measures,” said Mark Easter, conservation chair for Sierra Club Poudre Canyon Group. “We’re talking about damming and basically killing a river. This just doesn’t seem right to me.”

According to Easter, the river would be harmed because flows would diminish, destroying habitat and wildlife, while also limiting recreational opportunities on the river, such as kayaking, canoeing and rafting.

NISP works in two parts. First, when the Poudre River is at high flows, such as during better - than - average snowmelt years or during large rains, Glade Reservoir will fill up. The high water line mark is 5,520 feet in elevation and the reservoir can become up to 260 feet deep.

Galeton, the other reservoir involved in the project, would be built east of Ault and northeast of Greeley. Galeton Reservoir will be filled up by water diverted from the South Platte River downstream from Greeley. Then Galeton water would be delivered to two agricultural irrigation companies in exchange for Poudre River water they currently use.

In the winter and spring months of an average - water year, NISP would utilize both the Poudre and South Platte water rights to fill both reservoirs. During the summer and fall months, Galeton water would be delivered to its agricultural partners, Glade would be filled with an equal amount of Poudre River water and Glade water would be delivered to its municipal partners.

Galeton would be the smaller of the two reservoirs, holding up to 40,000 acre-feet of water when at full capacity, while Glade would hold up to 170,000 acre-feet and be the “main holding bucket,” according to Brouwer.

In comparison, Horsetooth Reservoir holds about 156,000 acre-feet – one acre-foot is enough water to meet the annual needs of two families.

The local Sierra Club group is aligned with Save The Poudre coalition, a collection of groups opposed to NISP, including Friends of the Poudre, Wolverine Farm Publishing and Poudre Paddlers.

“We need to find more creative ways to maintain ourselves and restore the health of the ecosystems we live in,” said Todd Simmons, publisher and editor of Wolverine Farm Publishing. “This is an unfair waste of taxpayer’s money, ruinous to all the things that attract people to live in this area.”

The total project will cost over \$400 million, including the U.S. 287 road relocation, with the 15 municipalities responsible for payment.

The financial side of the NISP project is one of the main reasons Easter and the Sierra Club are opposed to it. In order to pay for the project, the average family will have a debt load to repay, water fees



► photo by katie stevens

tubing is one of the most popular activities on the river during the summer and is enjoyed by outdoor enthusiasts and rookies.

will have to be increased and if these areas do not continue to grow at their current rates, existing residents will be forced to pay more for their water.

“If there’s a blip in the economy or any type of slow down in the housing market, the only place they (municipalities) can go to is residents to raise their water rates,” Easter said, “and in 30 years they’ll have run out of water, exhausted their supply and the Poudre River will be dead; then where are we?”

The Environmental Impact Statement (EIS), being conducted by the U.S. Army Corps of Engineers and expected to be released in the fall, will describe the project’s purpose and need, examine alternatives to NISP and identify likely environmental impacts.

After the EIS is issued, 90 days of public review will occur. At this time anybody – a Colorado resident, a member of another agency, organization or non-profit, or a local government worker – can take a look at the statement and express his or her opinions. Opponents, such as Easter and Simmons, will use this time to publicly state their opposition.

“The comments can’t be ‘we-don’t-like-you-or-the-project’ comments, they have to be constructive criticism,” Brouwer said.

Brouwer and the NCWCD are confident the Corps of Engineers will green light NISP, but others are convinced it will be halted and the region’s water needs will be met by other measures.

“I fully believe the projects can be stopped and that we can change our mindsets on how we manage our water resources,” Simmons said.

Conservation, developing ways to use water in the most efficient way possible and regional partnerships with agriculture, such as water - sharing agreements, can be put into place to provide water for the foreseeable future, according to Easter.

Meeting with city officials, community leaders and residents who will use NISP water, plus holding forums and open meetings, and taking part in a Save The Poudre vigil every Saturday at 10 a.m. at the corner of College and LaPorte avenues, are all ways opponents of the



the poudre river at dawn.

► photo by katie stevens

project are protesting NISP.

NISP would capture peak flows, which would environmentally devastate the Poudre River, since the flows provide habitat for fish and riparian forest, flush algae and impurities from the river, and recharge wetlands and aquifers, according to Easter.

Also, opponents believe the Poudre River will dry up in certain places, such as when running through LaPorte, Fort Collins and further on south, endangering the future of trout fishing in the river, and shortening kayak and canoe seasons.

“The project does result in less flow through Fort Collins; we recognize that,” Brouwer said. While the city of Fort Col-

lins does not have a financial stake in NISP, the city council recently brought up the issue in a work session, with a majority of the council opposing the project, including member Kelly Ohlson.

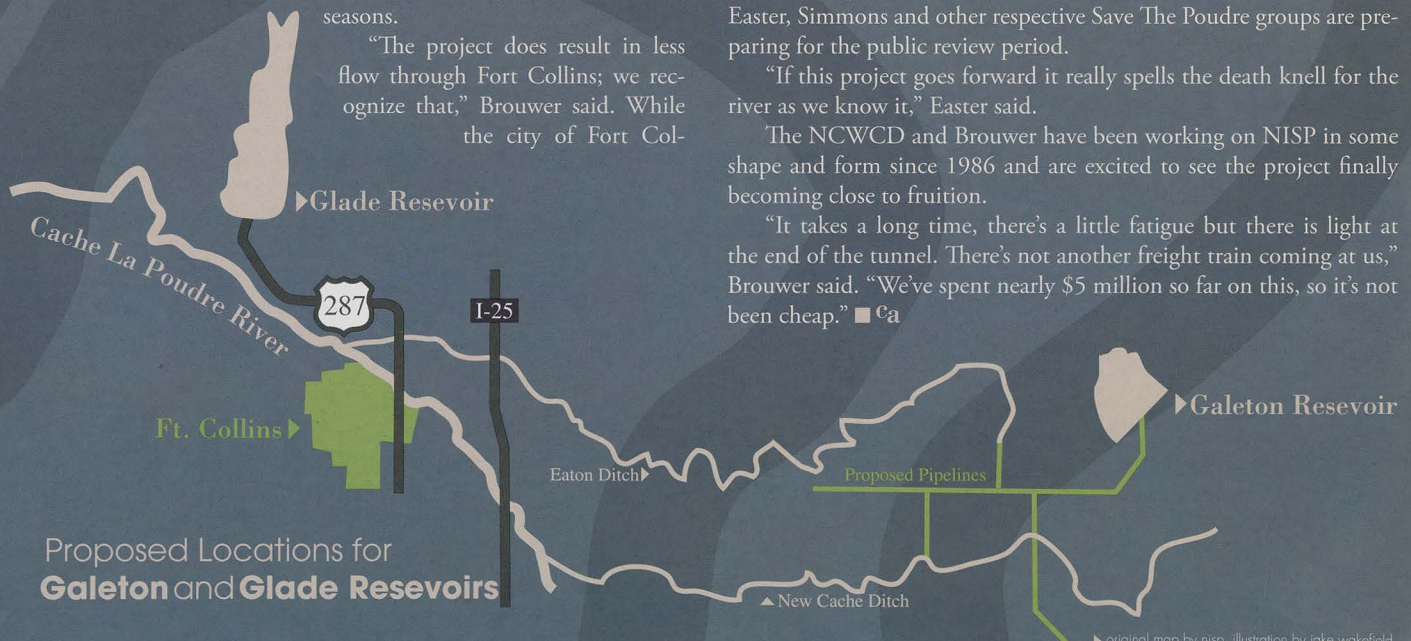
“I’m not a big supporter of dam projects at all, as it stands lightning is going to have to strike for me to think it’s a good idea. I prefer free-flowing rivers as much as possible,” said Ohlson, who hopes the council will pass a resolution in the near future in opposition to the project.

With expectation that the EIS will be released over the summer, Easter, Simmons and other respective Save The Poudre groups are preparing for the public review period.

“If this project goes forward it really spells the death knell for the river as we know it,” Easter said.

The NCWCD and Brouwer have been working on NISP in some shape and form since 1986 and are excited to see the project finally becoming close to fruition.

“It takes a long time, there’s a little fatigue but there is light at the end of the tunnel. There’s not another freight train coming at us,” Brouwer said. “We’ve spent nearly \$5 million so far on this, so it’s not been cheap.” ■ Ca



► original map by nisp, illustration by jake wakefield

The Poudre River owns you

Without the Cache la Poudre River, none of us would be here. The river owns us, owns our days, and we owe everything to it - it's the heart of this region. However, we still fail to pay the river the respect it deserves. If you haven't heard yet, the Poudre is in trouble. Plans for new reservoirs, and the further despoiling of the Poudre, are in the works and could be decided upon later this year.

As the Poudre twists and turns from snowflake beginnings, it gains history winding down the canyon to its eventual coupling 80 miles later with the South Platte. A short distance, a small river, but owning an immense responsibility for the 1,900 square mile watershed that bears its name, and all the plant, animal and human inhabitants that live there.

For as long as humans have walked the banks of the Poudre - certainly as long as white settlers have been in the area - the river has faced constant human knowledge about the best use of its water. Our knowledge has led us down the path of least resistance - quick settlement of the area, industrial agriculture and ranching and now frenetic population growth. The related baggage of our chosen path - wastewater treatment plants, golf courses, green lawns in an arid climate - painfully point to our silly and downright suicidal knowledge and use of water. Our knowledge continues to haunt us. If an overwhelming amount of residents of Northern Colorado choose to do nothing about the dam and reservoir projects threatening to drain the Poudre - if you choose to do nothing - the Poudre will be more like an irrigation ditch than a river. Our knowledge about water, and about the Cache la Poudre River, is exceedingly narrow, and nothing short of a water revolution is in order. A water revolution, in my mind, means bricks in toilets and not bricks through windows. If we choose to ignore what is plainly visible all around, then we will simply keep the status quo in place, and the status quo is monetary profit at any cost, growth for the sake of growth and the death of the Poudre.

The government agency responsible for the projects that aim to drain the Poudre River - the Northern Colorado Water Conservancy District (NCWCD) - is not ignorant about what it is doing. The agency has the best water professionals money can buy - your money, taxpayer

money, and my money too—and they apply it in the best bureaucratic fashion utilizing old dam and reservoir technology. They mislead the public with hints of conservation measures, but always with the disclaimer that “conservation will never solve our water problems in the West.” I do not believe them. I hope you do not either. It is time for them to live up to their name, and actually start educating the public about conserving water and working with farmers and municipalities to implement conservation strategies and measures in the entire region. If they are not doing this, then they are an unnecessary burden on taxpayer dollars. If they cannot do anything different than put very

expensive band-aids on our social and environmental problems, they should be phased out, just like the dam and reservoir technology they lovingly embrace as the cure-all for our water woes.

The question that will hopefully be faced during the next year is this: To what lengths shall conservation - and critical-minded individuals go to protect a river? To me, the most effective change starts in homes and backyards and ends up in laws and governments. However, the time is now to work like mad in your own life, at the same time that you're on the phone with city council. If you care about the Cache la Poudre River, raise a ruckus over the next few months.

Tell everyone you know that a river is about to be killed. Use excessive language to describe the further raping of a beautiful river. Make your friends feel uncomfortable about their lack of involvement. Get angry—if the death of the Poudre doesn't piss you off, what does? Turn off your neighbor's sprinkler if he is watering in the middle of the day. Tell Colorado State University to reduce the amount of water wasted on green lawns. Do something today, and then do something again tomorrow. Some people will say that growth is inevitable, that you can't stop the machine, that we simply have to build more water storage to prepare for what's coming. Some say that stopping this project is impossible.

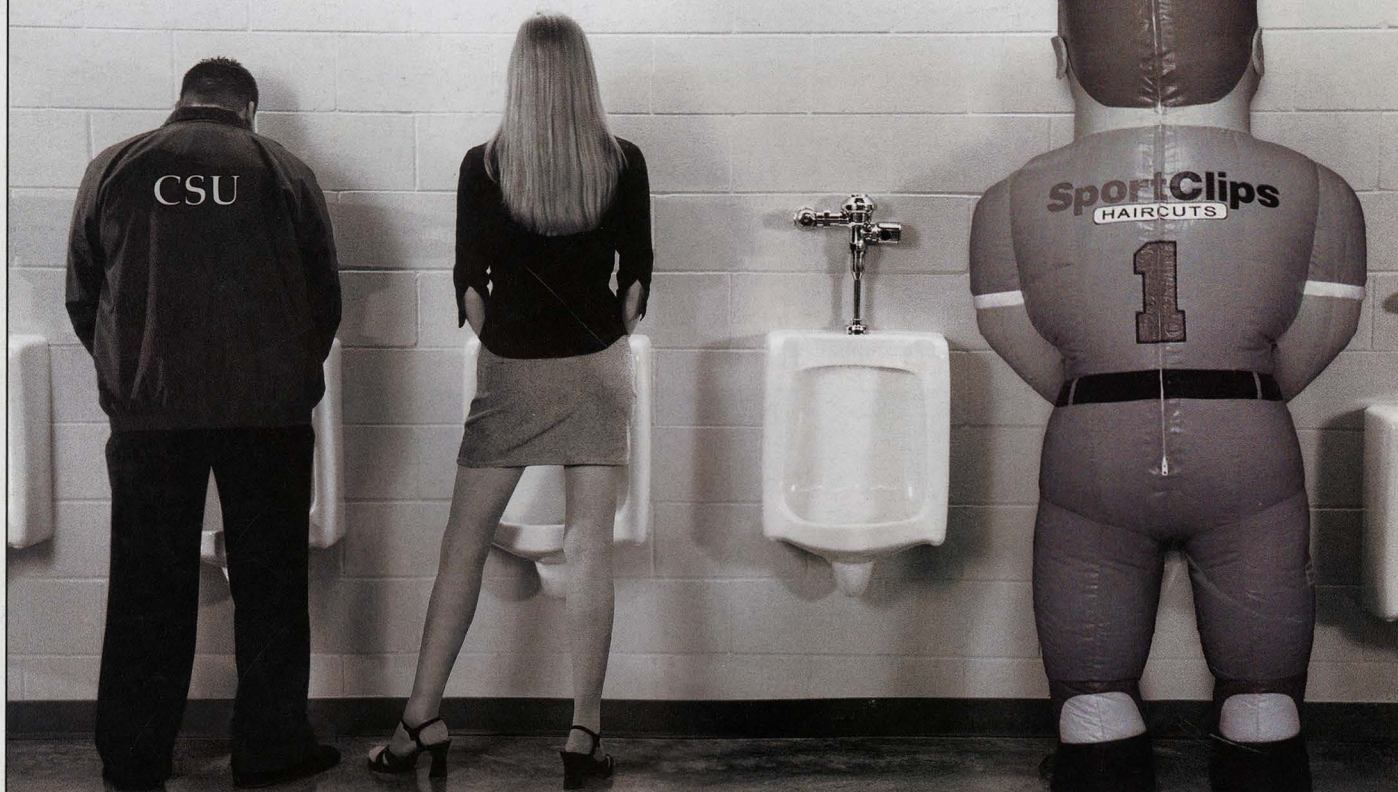
It's making another Cache la Poudre that is impossible. ■ Ca



► photo courtesy of todd simmons

For more information go to www.savethepoudre.org

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