AND NOW, "ADVERTISERS GONE WOLD?"..THE AP REPORTS THAT A **TEXAS TOWN HAS CHANGED ITS NAME TO "DISH" IN EXCHANGE FOR TEN** YEARS OF FREE SATELLITE TELEVISION SERVICE. THAT'S RIGHT. THE TOWN FORMERLY KNOWN AS CLARK, **POPULATION ONE HUNDRED AND TWENTY-FIVE, AGREED UNANIMOUSLY** TO THE CHANGE. ALTHOUGH TOWN **RESIDENTS SAVE, ON AVERAGE, ONLY \$50 PER MONTH FROM THE CHANGE,** THE CITY HOPES THAT PUBLICITY WILL LURE NEW RESIDENTS. THE MOVE HAS MANY JOKING THAT THE FORT WORTH SUBURB WILL BECOME A TOWN **OF COUCH POTATOES. NOT SO, SAY** PARENTS SUCH AS MICHELLE GOING, A SECRETARY WHO LIVES IN THE AREA. GOING SAYS SHE'LL RELY ON A MIX OF **RULES ALLOWING HER THREE BOYS ONLY TWO HOURS OF TV WATCHING** PERDAY AND DISH'S PARENTAL **CONTROLS TO LIMIT THE CHANNELS** THE BOYS CAN WATCH.

GOOD MORNING. I'M MICHAEL JUAREZ FOR U-T-V BUSINESS BEATS AND THIS IS SUNDAY MORNING.

AMERICA'S BIGGEST AIRLINES ARE EXPERIENCING SOME NASTY TURBULENCE RIGHT NOW. I DON'T MEAN BUMPY AIR THAT MAKES THE CAPTAIN ASK YOU TO FASTEN YOUR SEAT BELTS. I'M TALKING ABOUT FINANCIAL TURBULENCE THAT HAS STRUNG THEM UP IN A FINANCIAL BIND CAUSED BY SOARING FUEL PRICES, LABOR COSTS, CROWDED SKIES, AND FIERCE PRICE COMPETITION. CURTIS SMARTY WIL REPORT ON THIS DOUBLE BIND. B AS IN BUSINESS. B AS IN BANKRUPTCY IN OUR COVER STORY.

THEN BACK ON MORE SOLID GROUND, WE'LL SHOW YOU A VERY OLD FORM OF ENTERTAINMENT, PUPPETRY. WALL STREET COULD EXTEND FRIDAY'S GAINS WHICH WERE THE ONLY BRIGHT SPOT IN A TOUGH WEEK.

AFTER FIVE DAYS OF LOSSES INVESTORS COULDN'T PASS UP THE BARGAINS: THE DOW ADDED 118 POINTS. FOR THE WEEK THOUGH IT LOST 163.

THE NASDAQ ROSE 36. EXPERTS WARN: DON'T EXPECT FRIDAY'S BUYING BINGE TO LAST. WITH INVESTORS TOO WORRIED ABOUT CORPORATE ACCOUNTING AND PROFITS.

THOSE WORRIES COULD ALSO HURT THE ECONOMIC RECOVERY, AS MANY WORRY INVESTORS' LOSS OF CONFIDENCE IN FINANCIAL REPORTS COULD HURT CONSUMER SPENDING. LONGER TERM THOUGH THE RESULTS COULD BE POSITIVE AS INVESTORS BECOME MORE CRITICAL OF FINANCIAL STATEMENTS.

FOR MORE, GO TO WWW.UTV.COM.

IN TOKYO STOCKS WERE LOWER OVERNIGHT. THE NIKKEI-INDEX LOST 431 POINTS OR ABOUT TWO AND A QUARTER PERCENT.

ON WALL STREET BLUE- CHIPS FELL SHARPLY. THE DOW JONES INDUSTRIALS LOST 35 AND THREE QUARTER POINTS. CLOSING AT 36-61.

THE BROADER S-AND-P 500-INDEX WAS LOWER AS WELL. LOSING ALMOST FIVE AND A HALF POINTS, CLOSING AT 463 POINT 02.

THE BIG BOARD COMPOSITE INDEX LOST NEARLY THREE POINTS, CLOSING AT 256 POINT 50.

THERE WERE MORE THAN TWICE AS MANY LOSERS AS GAINERS YESTERDAY. 570 STOCKS ADVANCED BUT ONE THOUSAND 529 STOCKS DECLINED.

OVER THE COUNTER STOCKS LOST NEARLY 12 AND THREE QUARTERS

POINTS, CLOSING AT 772 POINT 95.

IN LONDON THE PRICE OF GOLD OPENED AT 367 DOLLARS AND 50 CENTS AN OUNCE. THAT'S UP 30 CENTS FROM YESTERDAY'S CLOSE IN NEW YORK.

AND THAT'S BUSINESS THIS MORNING HERE AT U-T-V. IT MAY ONLY BE OCTOBER BUT IT'S ALREADY BEGINNING TO LOOK A LOT LIKE CHRISTMAS.

RETAILERS, WORRIED THAT RISING GAS PRICES AND THE RECENT HURRICANES WILL SPOIL THE CRUCIAL HOLIDAY SHOPPING SEASON, ARE ALREADY PLANNING BROAD MARKDOWNS TO LURE CONSUMERS INTO THEIR STORES.

WALMART STORES, FIRING THE FIRST SHOT IN THE TOY PRICE WAR, IS OFFERING THE LATEST FURBY DOLL FOR \$10 BELOW THE COMPETITION- AND IS UNDERCUTTING COMPETITORS BY \$20 ON A FISCHER PRICE RIDE-ON VERSION OF THE CADILLAC ESCALADE.

DESPITE CONCERNS, RETAIL SALES ROSE 3.9 PERCENT IN SEPTEMBER, BEATING EXPECTATIONS, ACCORDING TO THE GOLDMAN SACHS RETAIL COMPOSITE INDEX, RELEASED YESTERDAY. TEENAGE FASHION CHAINS, WHOSE SALES ARE CLOSELY TIED TO THE TASTES OF FICKLE YOUNGSTERS, SEEMED TO GET IT RIGHT IN SEPTEMBER. SALES AT AMERICAN EAGLE OUTFITTERS ROSE 13 PERCENT AND THOSE AT ABERCROMBIE & FITCH JUMPED 21 PERCENT, AS TEENAGERS SNAPPED UP PRICEY DENIM.

SO WILL SALES SLACK OFF FOR THE HOLIDAYS? WELL WE STILL HAVE 75 DAYS TO FIND OUT! THEN, OF COURSE, THE RETURNS BEGIN.

STOCKS FINISHED MIXED MONDAY AS THE CRISIS IN THE MIDDLE EAST AND CAUTION ABOUT THIS WEEK'S EARNINGS REPORTS RESTRAINED THE MARKET.

BLUE CHIPS ROSE, WHILE THE TECHNOLOGY SECTOR PULLED BACK FOLLOWING THE PREVIOUS SESSION'S RALLY.

THE DOW JONES INDUSTRIAL AVERAGE CLOSED UP46 POINTS, EXTENDING THE PREVIOUS SESSION'S 157 POINT GAIN.

THE NASDAQ COMPOSITE NIDEX FINISHED DOWN 26 AFTER SURGING 242 FRIDAY. OTHER MAJOR INDEXES ROSE.

WALL STREET WAS WATCHING FOR NEWS FROM AN EMERGENCY SUMMIT IN THE MIDDLE EAST WHERE LEADERS ARE ATTEMPTING TO EASE THE CRISIS THAT INTENSIFIED LAST WEEK.

DEVELOPMENTS THERE COULD

OVERSHADOW THE MUCH-ANTICIPATED RELEASE OF THIRD QUARTER CORPORATE EARNINGS.

THE INDUSTRIAL AVERAGE WAS SUPPORTED BY DEFENSIVE STOCKS AND SOME TECH SHARES, OUTWEIGHING A DROP BY INTEL, WHICH FELL \$4.69 TO \$35 BY 4PM AFTER CREDIT SUISSE FIRST BOSTON AND SALOMON SMITH BARNEY ISSUED BEARISH RESEARCH NOTES ON THE CHIP MAKER.

INTEL'S DECLINE WEAKENED THE SEMICONDUCTOR SECTOR, WHICH THE TURN RESTRAINED THE NASDAQ COMPOSITE. OTHER TECH SECTORS FINISHED MIXED.

IN ECONOMIC NEWS, THE COMMERCE DEPARTMENT REPORTED MONDAY THAT U.S. BUSINESS INVENTORIES ROSE 0.7% IN AUGUST. THE REPORT SUGGESTED ECONOMIC GROWTH COOLED SOMEWHAT FROM EARLIER THIS YEAR BUT IT WASN'T SEEN AS ALTERING THE FEDERAL RESERVE'S CAUTIOUS STANCE ON INFLATION.

MEANWHILE FED CHAIRMAN ALAN GREENSPAN DIDN'T ADDRESS U.S. MONETARY POLICY OR THE ECONOMIC OUTLOOK IN VIDEOTAPED REMARKS TO A CONFERENCE ON MONDAY. IN THE ASIA-PACIFIC REGION, CHIP MAKERS' SHARES CONTINUED TO SLUMP, LEADING A SHARP DECLINE IN TAIWAN WHILE OTHER MARKETS ROSE IN THE

IN SAN FRANCISCO TODAY..AN ANNOUCEMENT THAT A DOZEN MAJOR INVESTMENT COMPANIES WILL PAY FINES TOTALING NEARLY A BILLION DOLLARS.

THEY'RE ACCUSED OF MISLEADING INVESTORS WITH BIASED STOCK RESEARCH.

FORD WILL PAY 51 MILLION DOLLARS TO SETTLE SAFETY CLAIMS.

FORD'S ACCUSED OF FAILING TO DISCLOSE THE ROLLOVER RISK INVOLVING IT'S S-U-Vs WITH FIRESTONE TIRES. THAT MONEY WILL GO TO 50 STATES.

NOW HERE ARE YESTERDAY'S CLOSING NUMBERS ON WALL STREET: THE DOW LOST 82 AND THE NASDAQ SLIPPED 7.

FOR THE LATEST..CHECK OUT U-T-V-DOT-MARKETWATCH-DOT-COM.

TUTION GONE WILD.. RISING COLLEGE COSTS.. SADDLING GENERATION DEBT.. GOOD EVENING. THANK YOU FOR JOINING US FOR THIS SPECIAL EDITION. I'M CRYSTAL RYANS FOR U-T-V NEWS.

LET'S FACE IT. IF YOU'RE A COLLEGE STUDENT YOU'RE PROBABLY DEEP ENOUGH IN THE FINANCIAL HOLE. TO PROVE IT, COMBINE THE CLIMBING COSTS OF TUITION, TEXTBOOKS AND ROOM AND BOARD, ALONG WITH SLUGGISH FINANCIAL AID AND MOUNTING CREDIT CARD DEBT. THERE YOU HAVE A RECIPE FOR LOSING SLEEP. WELCOME TO GENERATION DEBT.

ACCORDING TO THE COLLEGE BOARD, A NONPROFIT ASSOCIATION OF MORE THAN 4,500 COLLEGES AND UNIVERSITIES, THE AVERAGE TUITION FOR A 4-YEAR PUBLIC UNIVERSITY INCREASED MORE THAN 7 PERCENT LAST YEAR, CLIMBING TO JUST ABOUT \$5,500 A YEAR. FOR PRIVATE INSTITUTIONS, THE INCREASE WAS SLIGHTLY LESS AT 5.9 PERCENT. BUT WITH THE AVERAGE COST ALREADY LOOMING AROUND \$21,000..THAT'LL MAKE AN EVEN BIGGER DENT IN YOUR WALLET.

ADD ROOM AND BOARD TO THAT **EOUATION AND YOU CAN EXPECT** TO SHELL OUT ABOUT \$30K AND \$12K **A YEAR FOR PRIVATE AND PUBLIC** SCHOOLS RESPECTIVELY. BUT THAT'S JUST ENOUGH TO GET YOU THROUGH THE DOOR OF THE CLASSROOM. THEN **COME THE TEXTBOOKS. TEXTBOOK** PRICES ARE GETTING SO HIGH THAT A **GROUP OF SEVERAL HUNDRED MATH** AND PHYSICS PROFESSORS ISSUED A PROTEST LETTER TO A LEADING **PUBLISHING FIRM TO ASK THEM** TO STOP ROLLING OUT SO MANY **REVISED AND OFTEN UNNECCESSARY EDITIONS. THE AVERAGE COLLEGE STUDENT SHELLS OUT \$900 A YEAR ON TEXTBOOKS ALONE.**

BUT WAIT, THERE IS GOOD NEWS. WHILE TUTION RATES MAY BE ON THE RISE, SO IS FINANCIAL AID--ACCORDING TO THE COLLEGE BOARD. AND THERE LIES THE KEY. YOU MUST LEARN HOW TO WORK THE SYSTEM TO YOUR ADVANTAGE. JENNIFER GRANT IS HERE WITH MORE, JENNIFER?

THANKS JENNIFER. THAT JUST ABOUT WRAPS US UP FOR THE EVENING. THANK YOU FOR JOINING US. I'M CRYSTAL RYANS FOR U-T-V NEWS. GOOD EVENING.