

INSIDE



Paddle and Portage provides pain — and maybe pleasure

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Brewers 3, Tigers 2



Black Wolf loses, faces playoff

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BUSINESS

Media merger: Turner teams up with Time Warner

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TWA jetliner explodes in fireball over Atlantic

Plane goes down off Long Island; 229 are feared dead

By Pat Milton
Associated Press

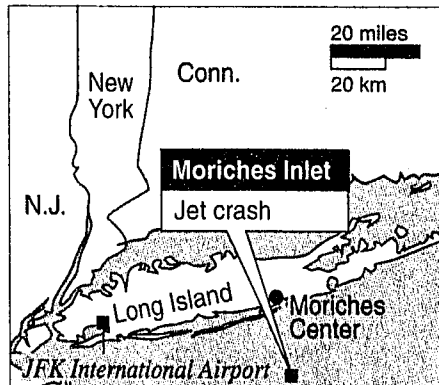
NEW YORK — A TWA jetliner with 229 people aboard exploded in a fireball shortly after taking off for Paris and plunged into the waters off Long Island on Wednesday night. There was no sign of survivors.

The 747 jet, Flight 800, was bound for Charles de Gaulle Airport from Kennedy Airport when it went into the Atlantic Ocean 20 miles off Moriches Inlet at about 8:45 p.m. EDT (7:45 CDT). The site off the island's south shore is about 40 miles east of New York City.

"It was a big orange fireball ... you saw nothing but flames," said eyewitness Eileen Daly. "My initial reaction was what is it? ... Oh my God, it's an airplane!"

Hours after the crash, wreckage and fuel on the water could be seen burning. Helicopters dotted the scene, with some repeatedly going up and down searching for bodies with infrared equipment, while others hovered overhead trying to illuminate the pitch-black water. A temporary morgue was set up on shore.

"We are not finding any survivors," said Steve Sapp of the U.S. Coast Guard. "We are locating lots of bodies out there."



INFORMATION: An 800 number has been released for relatives seeking information on passengers on TWA Flight 800. It is (800) 438-9892.

There were 212 passengers and 17 crew members on the flight, according to Mike Kelly, a TWA vice president. He said the plane had arrived from Athens, Greece, and had been on the ground about three hours before its scheduled 8 p.m. takeoff for Paris. Some of the passengers were from an earlier canceled flight to Rome. Kelly noted the FAA had been

placed on an increased level of security because of the Olympics, which begin Friday in Atlanta, but said there had been no specific threats against TWA or the flight.

"We already had one of the highest levels of security you can have, but that hasn't changed in the last few weeks," he said.

Asked about the possibility of a bomb, Federal Aviation Administration spokesman Eliot Brenner said "we can't discuss security issues." He said the FAA had no information on whether there was a distress call.

Vic Fehner, who was fishing on the bay, said "it started off like a little ball, like a flare."

"It came down for a few seconds and all of a sudden burst into flames, a big ball of flame, and it just started to rotate around," Fehner said.

Sitting in his living room facing the ocean, Bob Rosenblum felt "this enormous explosion that shook the building violently."

Jason Fontana, a cook at John Scott's Raw Bar in Westhampton Beach, said "it looked like a big fireball with pieces coming off of it. You heard two big explosions, like two big firecrackers going off, just before sunset." Coast Guard Lt. Comm. James

McPherson said every available aircraft and boat had been sent to the scene, including nine cutters, two helicopters and two planes. A C-130 transport plane was circling the area, dropping parachute flares to illuminate the scene.

Crews were also using infrared night vision goggles to help them spot bodies, McPherson said. With a water temperature of 68 degrees and an air temperature of 73, he estimated that survival would be possible for only 12 hours.

"Our primary effort right now is to look for survivors — we'll worry about the wreckage later," said Lt. Kevin Dunn on a cutter at the scene. He said there were no divers in the water.

"The reality of what's occurred is settling in for the people out there," said Mayor Rudolph Giuliani. "They're carrying bodies back to shore."

Dozens of family members began arriving at Kennedy Airport, not speaking to reporters. A group of women burst into tears as they got out of a cab.

In Paris, the large black arrival

Please see **CRASH**, Page 2A

■ Witnesses describe fiery crash/3A
■ Aviation officials rush to scene/3A

FOCUS: CONCERNED CITIZENS TACKLE A VEXING PROBLEM

How to raise minority achievement

By Phil Brinkman
Education reporter

Somewhere in the stack of rumpled flip-chart pages at Olbrich Botanical Gardens may lie the answer to one of the Madison School District's most vexing problems: How to raise minority student achievement.

The pages, marked and circled, scrawled upon and scratched out, were



the products of nearly 250 teachers, parents, students and community leaders called together to discuss what works, what doesn't, and what can be done differently.

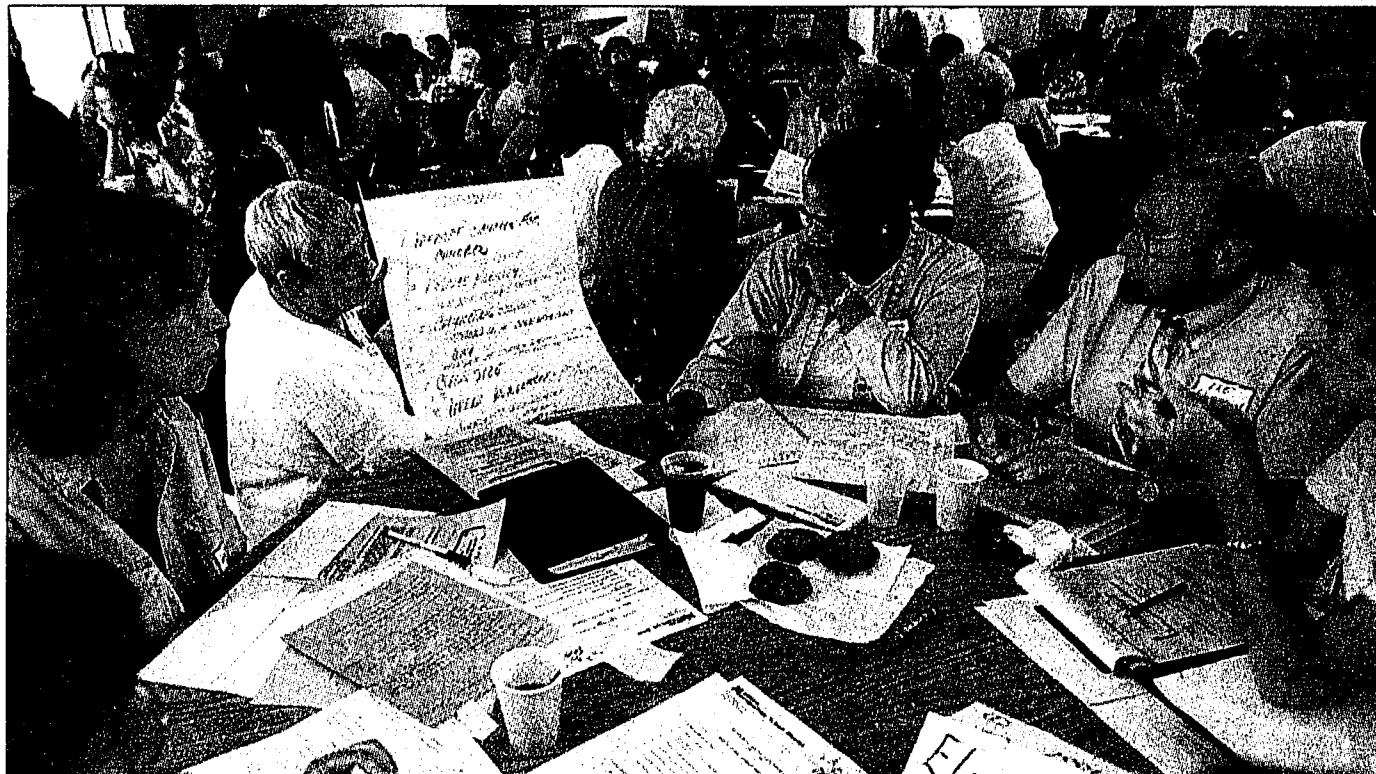
"Before we leave this room today we will have the answer," assured Leslie Ann Howard, president of the United Way of Dane County, which convened the meeting as part of Schools of Hope, a joint project by the Wisconsin State Journal and WISC-TV (Ch. 3).

The problem is plain enough. Although intervention programs have been in place for years:

■ The gap in grade-point averages between blacks and whites is growing, with the average GPAs for whites increasing while for blacks it has fallen or remained the same.

■ The racial gap in test scores is larger in Madison than in any other Wisconsin school system with a significant enrollment of African Americans.

■ On average, poor white students fared better on standardized tests than



State Journal photo/L. ROGER TURNER

Nearly 250 teachers, parents, students and community leaders broke into groups Wednesday during a Schools of Hope meeting at Olbrich Botanical Gardens. They brainstormed ways of improving the achievement of minority students in the Madison

School District. From left, Sara Clark, Marta Sells, Audrey Lehman, Virginia Henderson, Lee Gruenwald and Sherrill Wegner discuss the ideas they've written down.

blacks who weren't poor, a State Journal analysis found.

While research has linked poverty with poor academic performance, it also has suggested that factors such as high student mobility play a role. In Madison, African-American students are more likely to be poor and to move often. In addition, suspension and dropout rates are highest among blacks and Hispanics.

"We need to realize first that there are no easy answers, there's no quick fix," said Robert Howard, a father and teacher at Sennett Middle School.

Indeed, if participants' solutions were as simple as they sounded, the problem would be fixed already: create smaller classes, hire caring teachers, involve the community.

Still, there was no shortage of good will, as participants, meeting in small

groups, eagerly attacked the issue over cookies and tea. East High School sen-

Please see **SCHOOLS**, Page 2A

■ 'Celebrations of Life' summer science program in Fitchburg aims to increase the number of minority students who pursue science careers/1B

Favre faces media

Says he's clean, sober, ready to help Packers

By Andy Baggot
Sports reporter

GREEN BAY — What was billed as an opportunity to get to the bottom of why Brett Favre became addicted to prescription painkillers ended Wednesday with serious questions unanswered and puzzling contradictions swirling about the Green Bay Packers quarterback.

Addressing the media for the first time since his release from a drug rehabilitation center June 28, Favre spent just over 30 minutes answering questions with coach Mike Holmgren at his side.

Among the queries that Holmgren refused to allow Favre to answer were three that dealt with how Favre apparently was able to stockpile the prescription drug Vicodin and other pain medication during the 1995 National Football League season and become hooked on their effects.

Favre was asked where he got the extra dosages. He was asked how prevalent his use was at its worst point. He also was asked to describe the extent to which he attempted to obtain the painkillers. Each time, Holmgren leaned forward in his chair, put his right hand on Favre's right shoulder and intervened with a no comment.

As far as contradictions go, Favre emerged from his 45-day stay at the Menninger Clinic in Topeka, Kan., insisting that alcohol did not play a role in this struggle, one he brought to light during a hastily called news conference May 14.

But not only is Favre prohibited from con-



Associated Press

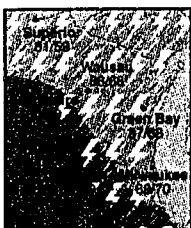
Packers quarterback Brett Favre was pensive in Green Bay on Wednesday.

Please see **FAVRE**, Page 2A

■ Favre returns to Packers a wiser, more mature man/1C
■ Experience at drug clinic opens eyes/1C
■ How the club plans to deal with Favre's pain/4C
■ QB turns his focus to Super Bowl/4C

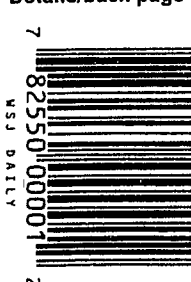
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Madison Forecast:
Today: Partly cloudy with a chance of thunderstorms. High 90.
Tonight: Partly cloudy, thunderstorms. Low 69.

Details/back page



Jury gives sex predator indefinite term

By Elizabeth Brixey
Regional reporter

PORTAGE — A man torn between wanting a "normal life" outside prison and his sexual desire for children was committed to state care Wednesday under Wisconsin's sexual predator law.

On the third day of his trial in Columbia County Circuit Court, James T. Amour, 34, of Portage, all but decided the verdict himself.

"If I was released, I feel it could happen again," Amour, a convicted sex offender, testified. "There are two sides of me ... one side that wants to be released. I'm very confused about what to do."

The six-woman, six-man jury took about half an hour to decide Amour is a "sexually violent person." Circuit Judge Lewis Charles then placed Amour in state custody for the foreseeable future. A hearing to decide his placement will be at 11 a.m. Aug. 14.

Amour becomes the state's 38th person committed under the 1994 sexual predator law. That allows indefinite detention of certain violent offenders, even though they have finished their jail terms.

Amour was convicted in 1987 of first-degree sexual assault of a child. His six-year sentence was at first stayed, then revoked. He spent several years in prison, most recently at the Wisconsin Resource Center at Oshkosh, which houses a sex offenders program.

As part of his treatment there, he admitted committing many offenses against boys and girls ages 1 to 9. The assaults, which began when Amour was 13, included giving pornography to the children, sexually touching them and performing oral and anal sex on them.

Amour testified he was grateful he went to jail. "To be honest, if I wasn't in prison I'd still be continuing my assaults. ... I was very out of control," he said.

He described one of the techniques he uses to stop his sexual fantasies about children: "I tell myself out loud or in my head to stop, that it's wrong, that it's hurting the children."

Doctors have testified he will profit from more treatment.

Amour said becoming a parent six years ago has made him more sorry for his crimes. But he also admitted having sexual feelings for his young son — at one point removing him from the prison visitor's list so the boy wouldn't be a temptation to him.

Amour's lawyer, Eric Schulenburg, called such revelations a catch-22, because while admitting them helps Amour get better it also gives the state the ammunition it needs to lock him up.

"He is the chief witness against himself," Schulenburg said. Amour's was the first such case in Columbia County. The state Supreme Court ruled the law was constitutional several months ago.

New evidence likens nicotine to highly addictive drugs

By Matt Crenson
AP science editor

NEW YORK — A part of the brain that may be important in addiction reacts the same way to nicotine that it does to cocaine, heroin and other highly addictive drugs, researchers have found.

Their results provide further evidence of the power cigarettes wield over those unlucky enough to be hooked and offer hints at how treatments might one day break nicotine addiction.

The results provide some of the best physiological evidence suggesting that nicotine and cocaine addictions work in similar ways.

"It suggests from a neurobiological level that we're dealing with a real drug and a real brain effect," said George Koob of the Scripps Research Institute

Earlier research has shown that nicotine stimulates the release of the neurotransmitter molecule dopamine in the brain.

The study by Italian researchers goes a step further by demonstrating that like most addictive drugs, nicotine causes dopamine to be released in a specific region known as the shell of the nucleus accumbens, which lies between the midbrain and the forebrain.

The shell links the amygdala, which is active during emotional experiences, and the core of the nucleus accumbens, which controls some aspects of movement. Taken together, the three areas are thought to be central in the process of addiction.

The research "adds new weight to the conclusion that nicotine is indeed addictive," wrote Leslie L.

Iversen of the University of Oxford in a commentary that appears with the study in the journal Nature.

The Italian study puts nicotine in a class with most well-known addictive drugs, including cocaine, morphine and amphetamines, said Gaetano Di Chiara, a neuroscientist at the University of Cagliari who led the research.

"The ability to stimulate dopamine transmission is a kind of mark, a kind of label which is common to all these drugs and substances," he said.

Dr. Di Chiara and three colleagues studied the effects of two nicotine doses on rats. They found that after the higher dose, the amount of dopamine produced in the shell of the nucleus accumbens increased significantly for 20 minutes. At the lower dose, the effect lasted about 10 minutes.



Leslie Ann Howard, president of the United Way of Dane County, Marianne Bloch of the UW-Madison School of Education, and Enis Ragland, president of 100 Black Men, chat at Wednesday's meeting.

State Journal photo/L. ROGER TURNER

Schools

Continued from Page 1A

ior Lennie Satterfield, an African American who recently transferred to the district from Iowa, said schools should find out what extracurricular activities students want, then require students to do well in school to participate.

"I think motivation is the key," said Satterfield, whose own interest is drama. "We can have the best teachers in the world but if we're not motivated to come we won't come."

Several African-American parents said the district needs to improve its record of hiring minority teachers, who could serve as role models. Others said teachers attitudes were what mattered most.

"You don't necessarily have to look like us but you definitely have to be sensitive to what our needs are," parent Lurlie Richardson said.

Other recommendations included intensive instruction during a child's first few years in school; making the schools more friendly to minority parents; giving teachers time to share ideas during the day; getting minority parents more involved in parent-teacher organizations; requiring teachers to undergo "diversity training;" offering supplemental summer programs; and recognizing that different students have different strengths.

Superintendent Cheryl Wilhoite, fond of saying that schools have children only about 20 percent of the time, was heartened by the response.

"It confirms my belief that if

any city can do this (raise minority student achievement), this is the city that can," Wilhoite said. "The question now is, do we have the will to do it?"

Many of the suggestions cost nothing, but others, especially reducing class size, require hiring more teachers. Wilhoite suggested the state might want to consider raising the revenue cap, which limits how much districts can spend, for districts with large numbers of needy children such as Madison.

Wilhoite said her "equity allocation" formula, which assigns extra teachers to schools with many poor students, gives individual schools the choice to use the teachers to reduce class size or staff specialty programs.

The Schools of Hope subcommittee on minority youth achievement plans to take up the recommendations at its next meeting Aug. 1. The subcommittee, composed of teachers, district officials and representatives of several community organizations, will then bring final recommendations to the Schools of Hope leadership group in September, Howard said.

The leadership group was formed to advise the School Board and implement community-based solutions to problems in the schools.

While many of the ideas have been heard before, they are now being heard by a broader audience, some said.

"Before, people used to look at this as just the schools. Now they see it's going to take the whole community to do it," parent Mona Winston said afterward. "I feel blessed that we have a community that will even look at this."

Crash

Continued from Page 1A

board at de Gaulle Airport listed Flight 800 as "canceled." Authorities set up a receiving area for families and friends of those on the flight, and an airline hot line was flooded with calls as the country awoke to the news.

The National Transportation Safety Board put together a team to send to the crash scene.

State Department spokesman Nicholas Burns said an around-the-clock task force also has been set up, particularly because foreign nationals were involved, and the United States wanted to keep in touch with their governments.

President Clinton was briefed Wednesday night about the crash, but the White House issued no formal statements from him.

Brenner said the plane was a Boeing 747-100, an early model of the giant airliner, first produced in 1970. It can carry as many as 450 passengers.

The crash was the second major airline disaster in slightly more than two months, following the May 11 crash in Florida of a ValuJet DC-9. All 110 people aboard that plane died when it crashed into Florida's Everglades.

The deadliest air disaster in U.S. history came in 1979 when a DC-10 crashed on takeoff at Chicago's O'Hare International Airport, killing 273.

The worst air disaster blamed on a bomb occurred on Dec. 21, 1988, when Pan Am Flight 103 exploded over Lockerbie, Scotland, on a flight from London to New York. That crash killed 259 people on the plane and 11 on the ground.

TWA, which has been in and out of bankruptcy court twice in recent years, had reported earlier Wednesday that its economic woes were over.

The St. Louis-based carrier said it posted a 400 percent gain in its second-quarter earnings, \$25.3 million compared with \$5.2 million a year ago. Revenue rose 12 percent to \$965.8 million from \$860.5 million.

Favre

Continued from Page 1A

suming alcohol during his two-year treatment as part of the NFL substance abuse policy, he said Wednesday that specialists at the treatment center believe he has an "addictive" personality.

Favre said it is that character trait, coupled with an array of injuries sustained during his six NFL seasons, that led him to become dependent on prescription painkillers.

Curious, too, was the attitude Favre displayed when asked if he feared a relapse. Flying in the face of conventional wisdom where drug or alcohol addiction is concerned, Favre said no.

"And that kind of scared the people at the treatment center who were working on me," Favre said. "They said you've got to think about it every day. Well, I'm not everybody."

Two pieces of propaganda from the get-together were eye-opening as well.

One was a photocopy of the

14-page Favre biography that will appear in the 1996 media guide. In what is believed to be an NFL first, pertinent dates and places regarding his substance abuse are included in the same context with glowing statistics and prestigious awards.

The other was a copy of a letter from the head of the NFL Prescription Drug Program to Packers officials. In the aftermath of Favre's revelation, the league conducted a followup audit of procedures and inventory regarding the Green Bay medical staff. The letter informed club officials that "no significant concerns" were found.

What is interesting is that the NFL program reviews only two classes of non-controlled, prescription drugs and neither pertain to painkillers.

Dressed casually in T-shirt, shorts and sandals and sporting a thick, gold wedding band he received here Sunday when he mar-

ried long-time girlfriend Deanna Tynes, Favre looked tan and fit, having arrived for preseason camp 14 pounds lighter than he was a year ago.

Speaking before a packed auditorium, which held approximately 100 journalists and team officials, and a live national television audience courtesy of ESPN, Favre said it is his desire to put the struggles of his addiction behind him and lead the Packers to the Super Bowl this year.

Favre, voted the most valuable player in the NFL last season when he threw a club-record 38 touchdown passes and guided Green Bay to an 11-5 record as well as two playoff victories, said his treatment is complete for the most part.

"But there are some things I can do personally," he said. "The bottom line is that I don't want this to ever happen again. And whatever it takes for me to control this, then I'll do it."

Correction

A story in Wednesday's State Journal incorrectly reported the fine for driving a vehicle with a suspended registration due to unpaid parking tickets; it's \$72.40. In addition, the story failed to report that while new parking monitors will work primarily on private property they can enforce parking regulations on public property.

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Preparing a Request for a Business Loan



Kent Kelsey
Business Banking
Officer
246-0998

A WELL PREPARED LOAN REQUEST increases the opportunity for obtaining a bank loan. Therefore, prudent business owners should take the necessary time and steps to increase the potential for a positive response. A successful loan request should include the following elements:

BUSINESS PURPOSE: A logical business purpose must justify a business loan request. For example, a sensible business purpose can include purchasing equipment or money for working capital to sustain long-term growth objectives. Tell your lender how much money you need, when you need the money and how you intend to repay the loan.

Keep in mind that lenders make loans to meet specific business needs. Prior to meeting with a lender, you should have a well-defined purpose and plan for repayment, because a borrower must satisfy the bank's other credit criteria. A clearly defined purpose for a bank loan invites the potential for a positive response.

FINANCIAL STATEMENTS: Copies of your current financial statements should accompany every loan request. Current financial information includes up-to-date, usually within 90 days, business balance sheets and income statements. These documents provide the lender with a view of your company's current financial operations and a measure of your recent financial progress.

A lender also needs to look at your company's historical financial data. This includes a review of your year-end balance sheets and income statements for the last three years. This gives the lender a historical perspective of where your business has been and its ability to survive and thrive.

Lenders understand that businesses have financial problems. Therefore, it's important not to hide derogatory financial information. Revealing such problems doesn't lead to the denial of a loan request, but an attempt to hide the problems certainly invites a denial.

A lender may also request copies of your company's tax returns. These returns assure the lender that the accounting documents coincide with the company's financial operations. The returns provide a level of credibility that can cement a new banking relationship.

FINANCIAL PROJECTIONS: Lenders expect future projections to act as a logical complement to the historical financial statements of the business. Projections help anticipate results from future operations.

Your loan request should include two complementary projections. One projection should forecast the results you expect from future operations. The second financial projection anticipates the cash flow of your business. Both forecasts should be prepared in a monthly format for the next twelve months followed by annual projections for the next three years.

BUSINESS PLAN: It's likely that your lender will want to see a comprehensive business plan. This plan maps out the strategies that you will employ to meet your business goals. A good business plan doesn't have to be lengthy, but it should be comprehensive. In addition to historical information and projections, the business plan should include a marketing plan and management's resume.

PERSONAL FINANCIAL STATEMENTS: A personal guarantee by the owner or majority shareholder of a business is a common requirement for business loans. In the event the business cannot repay the loan, the guarantor becomes personally liable.

It's easy to understand this requirement when you stop and think about it. After all, it is the business owner or majority shareholder who is the real beneficiary of the corporate benefits that come from receiving a bank loan. Plus, the business owner or majority shareholder, shows that he or she believes enough in the business to stake his or her personal guarantee against the business loan.

Given this view, a prospective guarantor's personal financial statements should accompany the request for a business loan. The lender may also want a copy of the guarantor's personal income tax returns of the last year. On occasion, a guarantor's personal financial statement can become a factor in the approval process for a business loan.

In closing, provide whatever information your lender requests. If your lender wants the information to justify making the loan, you most likely need the information to manage your business more effectively.

For more information, call today at 608-252-4300.

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