

High 42° Low 32°

Today's forecast Milder temperatures, but snow is likely to make an appearance.

Details/B2

TIMES UNION



Called out

In a ceremony tinged with tradition, RPI honor society makes its picks. Region/B1

50 CENTS ★ ★ ★ ★

ALBANY, NEW YORK ■ MONDAY, MARCH 7, 2005

Fountain for youth

Matt Calhoun, 7, of Niskayuna uses a toothpick to dip a marshmallow into a fountain of chocolate Sunday at The Chocolate Indulgence table at the Jewish Food Festival at Temple Gates of Heaven.



PAUL BUCKOWSKI/TIMES UNION

A bank fee feeding frenzy

Some consumers forced into bankruptcy by stiff credit card penalties

By KATHLEEN DAY and CAROLINE E. MAYER Washington Post

WASHINGTON — For more than two years, special-education teacher Fetemeh Hosseini worked a second job to keep up with the \$2,000 in monthly payments she collectively sent to five banks try-

ing to pay off \$25,000 in credit card debt.

Even though she hadn't used the cards to buy anything more, her debt had nearly doubled to \$49,574 by the time the Sunnyvale, Calif., resident filed for bankruptcy last June. That's because Hosseini's payments sometimes were tardy, triggering late fees ranging from \$25 to \$50, and higher interest rates, ranging from the midteens to nearly 30 percent. When the additional costs pushed her balance over her credit limit, the credit

card companies slapped on additional penalties.

"I was really trying hard to make minimum payments," said Hosseini, whose problems began in the late 1990s, when her husband left her and their three children. "All of my salary was going to the credit card companies, but there was no change in the balances because of that interest and those penalties."

Punitive charges — penalty fees and sharply higher interest rates once a payment is late — continue. Please see CREDIT A5 ▶

Police cover up hunt for a mole

After embarrassing leak, Albany department, union made dedicated effort to find who sent e-mail

By BRENDAN LYONS Staff writer

ALBANY — Hours after Police Chief James Turley softened the disciplinary action against a cop who had embarrassed the department, the word leaked out when a tipster sent an e-mail off to a local TV station.

Inside police headquarters, the hunt for a mole began.

By the time it was over, the police union would obtain information on a civilian's private e-mail account. And months later, the police chief would try to cover up the alleged invasion of the man's privacy.

The anonymous author who set off the controversy had accused Turley of bowing to union pressure by agreeing to reduce the punishment for an officer who turned away a bank robbery suspect who'd tried to turn himself in.

Police union officials won't say how they got the private information of Robert W. Berry, the Florida man whose e-mail accounts were used to contact the media last November. And Turley admits he lied several weeks ago when the Times Union asked him whether Berry had sent him a letter demanding an investigation.

He also argued that correspondence he receives at police headquarters is "private." But after the newspaper filed a Freedom of Information Law request seeking a copy of the letter, city attorneys released a copy this past week.

"I lied. I apologize. ... If it costs me my job, so be it," Turley said during a recent interview. "I thought the letter was my letter. Now, in talking to corporation counsel and everything, they're telling me any letters that come here as official correspondence are just that."

The search for the mole, who still has not been identified, began Nov. 12 after Turley returned from a vacation and reduced the suspension of an officer from 30 days to less than a week. The cop had embarrassed the department after he told a bank robbery suspect to

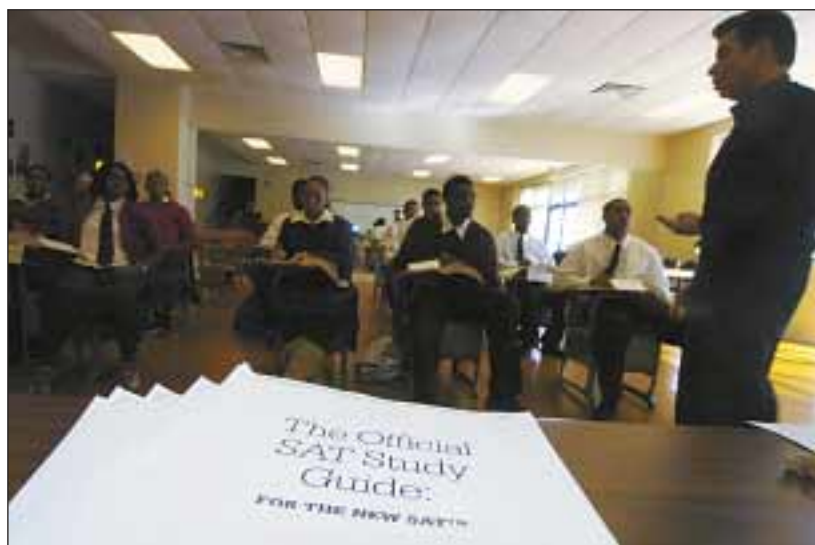
Please see MOLE A4 ▶



PHOTOS BY SKIP DICKSTEIN/TIMES UNION

PRISCILLA MBIANDJA enjoys a light moment during an SAT preparation session at Troy's Redemption Christian Academy.

SAT adds write of passage



STEVAN ABELSON, right, offers students some tips on SAT preparation.

Debut of key essay question has students, schools changing approach to preparation for test

By RICK KARLIN Staff writer

Here's a multiple choice question for college-bound high school students:

The newest version of the SAT, debuting this Saturday, has done what: A) Create a new level of angst among high school students, B) Sow debate and confusion among college admissions officers, C) Trigger a boom among test-prep companies, or D) all of the above.

The correct answer would be "D."

Starting Saturday, the SAT will undergo one of its biggest changes in years with the addition of an essay question.

Please see SAT A5 ▶

Iraq's leaders to map future

National Assembly to convene for first time on March 16; U.S. responds to Italian shooting

By CARYLE MURPHY Washington Post

BAGHDAD, Iraq — Iraq's newly elected National Assembly will convene for the first time on March 16, politicians said Sunday, an apparent sign that the leading Kurdish and Shiite Muslim coalitions are making progress in closed-door talks to form a new government.

"They decided together that the assembly will be held on the 16th of this month," said Rehda Jawad Taqi, spokesman for the Supreme Council for the Islamic Revolution in Iraq, a leading Shiite party that met Saturday with other political groups and decided on the opening date.

The announcement of an opening date came as public exasperation rises more than a month after Iraq's historic democratic elections on Jan. 30; the victorious parties have not reached an accord on who will occupy senior posts in the new government. Such an accord had been regarded by most Iraqi politicians as a necessary prelude to the convening of the assembly.

Also Sunday, the Italian hostage who was shot by U.S. soldiers as she was being driven to the Baghdad airport shortly after her release

Please see IRAQ A4 ▶

Walkers mark milestone on '60s road to freedom

Voting rights marchers were beaten March 7, 1965, on bridge in Selma, Ala.

By SAMIRA JAFARI Associated Press

SELMA, Ala. — Aging civil rights-era figures and a bipartisan congressional delegation walked across an Alabama bridge with a throng of thousands Sunday to commemorate the

40th anniversary of the Selma voting rights marches that opened ballot boxes to blacks across the South.

Among those participating was Coretta Scott King, whose husband, the Rev. Martin Luther King Jr., led a 1965 march to the state Capitol after participants in an earlier march were turned back by law enforcement.

"The freedom we won here in Selma and on the road to Montgomery was purchased with the precious blood of

Please see SELMA A5 ▶



KEVIN GLACKMEYER/ASSOCIATED PRESS

JAMES ARMSTRONG, who participated in the Selma voting rights marches, holds a flag on the Edmund Pettus Bridge in Selma, Ala., Sunday as about 10,000 mark the 40th anniversary of the marches.

INSIDE

Winter wreaks havoc on work to keep Thruway shipshape.

Getting There/B1

UPCOMING

Making healthy eating a little easier even when the living isn't.

Tuesday



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