

• Career

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Few in NASCAR are arguing for a fund to help today's drivers, who make millions from team contracts and even more from race purses and merchandise sales. Jeff Gordon, the sport's all-time money leader, has won a record \$82,366,716 through 14 full seasons and isn't sure what the responsibility should be.

"We don't want to make NASCAR go broke like some other companies out there with pension plans have done," said the four-time Nextel Cup champion. "We all need to be responsible for our actions."

But if NASCAR wants to argue it rivals other sports in popularity, Gordon said officials shouldn't be surprised when drivers ask for similar benefits.

"We are now competing with the NFL, basketball, the NHL," Gordon said. "And so, should we be compared to them on every level? And when it comes to this subject, there is no comparison. I mean, I don't even think we are on the board."

Old-timers have lobbied for years for some sort of fund to help repay the men like Ard who contributed to the sport and now are struggling to make ends meet.

"It would almost cost nothing," said Jack Ingram, the 1985 Busch champion. "It wouldn't be many people that's not wealthy that contributed a lot to this sport, but they're ... destitute. (Ard's) a NASCAR champion; he's living in a trailer house. It shouldn't be that way."

Just getting by

Ard, two-time Busch Series champion, has Alzheimer's. Jo, his wife of 46 years, has a degenerative eye disease that's slowly stealing her sight.

Between Social Security, Sam's veterans benefits and what Jo picks up cleaning houses, the Ards bring in roughly \$1,600 a month. After the mortgage payment of \$426.96, car insurance on Ard's 1993 Ford Ranger, utilities, phone and cable, there's only about \$123 left.

They don't advertise their problems or complain. Even so, individual members of the NASCAR community have helped.

From a desk, Jo Ard pulls out a letter from Dale Earnhardt Jr. and Kevin Harvick that circulated through the NASCAR community late last year and recently was forwarded to her. She's a proud woman, so showing it to a stranger isn't easy.

"To All: Many of you may not be aware that one of NASCAR's pioneers and champion, Sam Ard, is in very poor health and dire straits. ... If it wasn't for men like Sam, none of us would be able to enjoy the lifestyle we live today. We all do charity work and give back to the community; this time it's one of our own."

If Jo Ard had her way, the letter wouldn't exist, and she and her beloved "Sammy" wouldn't need handouts.

Although some inside NASCAR, specifically president Mike Helton and spokesman Jim Hunter, have given financial assistance on a case-by-case basis, they aren't prepared to fund a pension.

"I think the biggest detriment to a pension plan, aside from the fact that they are not NASCAR employees, is trying to decide who would pay for it and what the eligibility factors would be," Hunter said. "How many years would you go back? To 1948? Or would you start in the '50s? Or the '60s? Or the '70s? There's a lot of issues that would need to be figured out."

Tony Stewart, a two-time Cup champion who routinely dips into his own pocket to quietly support the old-timers, believes NASCAR could do more to help.

"I'm not going to say they have the responsibility, but it'd sure be nice," Stewart said.

Part of the problem is there's no way to gauge how many drivers are in need, or who would be eligible if a plan existed.

"Them boys don't know what it's all about. Shoot, I used to build my cars, haul 'em to the racetrack, race 'em, then haul 'em back home."

Sam Ard
Former NASCAR driver on how easy today's drivers have it

On their own

The independent-contractor model isn't unique to NASCAR and is followed in almost every form of motorsports. Unlike crew members who work for teams that provide full benefits and 401(k)s, drivers are on their own.

"Those are the rules going in, and we all know it," said two-time Daytona 500 winner Michael Waltrip. "I don't think you can find any driver that, if you put a NASCAR ride in front of him, would say, 'Wait, this doesn't come with a pension plan? No retirement fund? No insurance? No thanks. I'm not interested.'"

"No driver in their right mind would walk away."

That includes Ard.

Like so many drivers from NASCAR's early days, Ard didn't get rich racing. His three seasons netted \$378,765, and Ard got only 25 percent of it. He also was responsible for paying his crew and their food and lodging expenses on the road.

"Them boys don't know what it's all about," Ard said. "Shoot, I used to build my cars, haul 'em to the race track, race 'em, then haul 'em back home. Now all they do is show up and sit in a hauler until it's time to get in the car; then they go out on the racetrack and make a boatload of money along the way."

"I'd like to go racing again like that."

Ard hasn't raced since suffering severe head trauma in a 1984 accident at North Carolina Speedway. He had to learn how to walk and talk and feed himself and did much of his therapy on an old sawdust pile near the woods behind his house.

"That's where I learned how to walk again; I'd run up and down that sawdust pile because if I fell, it didn't hurt," he said. "I about wore that sawdust pile out."

Before the accident, Ard seemingly had the perfect life. A job as a Ford mechanic and a four-year Air Force stint gave him the financial security to quit the 9-to-5 grind and focus strictly on racing.

In his early 40s, he had enough money put away for all four children to attend college and had the talent for a successful NASCAR career.

It ended the moment he hit the wall at Rockingham.

Racecar drivers had a hard time getting insurance back then, and car owner Howard Thomas wasn't on the hook for anything. NASCAR covered all of Ard's medical bills, but he never again had a consistent income.

First, the Ards used the college funds to pay everyday living expenses. Then they went into debt.

Ard tried to run his own race team, but with so-so results.

"I hear people all the time say Sammy wasn't right, he didn't know what he was doing," Jo Ard said. "Of course he wasn't right. He had major head trauma; his brain was broken. He was never going to be right again."

Now Ard spends most of his days sitting in the recliner next to the front window of his trailer. He watches NASCAR — Dale Jr. is his favorite — and spends a lot of time with his beloved dog, Putt-Putt, a fiercely protective mix of boxer and pit bull.

Although Ard can remember details from his career — like beating the late Dale Earnhardt Jr. was at the track celebrating his ninth birthday — Jo can't send him to the grocery store without an explicit list. Even then, she has to cross her fingers and hope he hasn't forgotten where he put the list.



NASCAR driver Tony Stewart, center, has been outspoken in his support of former drivers and even has given financial help to some of the retirees.

• Pension

(CONTINUED FROM PAGE B1)

not employees of NASCAR. They're independent contractors."

Unlike their crew members, who get full benefits and 401(k) plans from their teams, drivers are responsible for their finances, health care, retirement and life insurance.

Although NASCAR has discussed a pension fund before, Hunter said the idea never went anywhere because of the difficulty of determining who might be eligible.

Would crew members get money, too? And what about Busch and Craftsman Truck series drivers? And, of course, somebody would have to pay.

Hunter said NASCAR hypothetically could take a slice out of each race's prize-money pool to fund a pension but wondered how that would be any better for drivers.

"Would the money be better served in a pension fund or being paid out now to where guys can set aside money on their own?" Hunter said.

When it comes to talk of funding a pension, many in the garage area privately point to the staggering 65 percent chunk of television contract revenue that goes to racetracks — 12 of which, including Daytona (Fla.) International Speedway, are owned by International Speedway Corp., a company run by the same France family that controls NASCAR.

Although Jeff Gordon and Stewart speak openly about the possibility of a pension fund, most drivers remain silent on what is seen as a sensitive issue within NASCAR. The Associated Press distributed 45 anonymous surveys during preseason testing at Day-

tona International Speedway in an attempt to determine drivers' insurance coverage. Only seven were returned.

This much is clear: Many top drivers carry disability insurance policies costing \$100,000 per year or more. Such policies are arranged through high-end firms such as Lloyd's of London and will pay a driver's salary for a year or more after a serious injury. If the injury ends a career, the driver would receive a multimillion-dollar payout.

Health insurance isn't as costly as disability. NASCAR carries \$1.05 million in medical insurance for competitors, but drivers consider it a "last to pay" policy and don't count on it.

Still, some drivers skimp on insurance, at their peril. Jerry Nadeau was able to pay his medical bills after sustaining serious head injuries in a 2003 crash, but he didn't have enough disability insurance to keep his house. He has no steady income today.

Players in the NBA, NFL, NHL and MLB all have strong unions that negotiated pension plans as part of their collective-bargaining agreement with the leagues.

Athletes in other sports don't depend entirely on pensions to take care of them in the event of a career-ending injury. And others' pension plans aren't perfect; a small group of retired NFL players have criticized the NFL's plan.

But at least they get something. Drivers have no union. In 1969, the top drivers, including Richard Petty, led a movement to unionize drivers, but it fell apart when NASCAR founder Bill France brought in replacement drivers.

"My concern is that if that communication doesn't get better and doesn't include more groups, then it's going to force the hand," Gordon said. "And I don't think that's a good thing."

SKIING

ARE, Sweden

Kildow earns first medal; Miller loses super-G title

Lindsey Kildow let out a long sigh of relief after earning her first major championship medal. Bode Miller shrugged after finishing 24th and losing his super-G title, then fled the scene.

After a bad crash at the Olympics and a series of fourth-place finishes at the last worlds, Kildow finally had a silver medal looped around her neck Tuesday after finishing second to home favorite Anja Paerson in the women's super-giant slalom at the Alpine Skiing World Championship.

Miller, the defending champion, made a series of mistakes and finished 1½ seconds behind the winner in the men's super-G as the world championships finally opened after three days of weather postponements.

Paerson, winless on the World Cup circuit this season after undergoing knee surgery in the spring, won the women's race in 1 minute, 18.85 seconds.

In the men's race, Italian Patrick Staudacher benefited from an early start number to cover the Olympia course, which was shortened because of heavy snow on the upper section, in 1:14.30. Austrian Fritz Strobl took silver in 1:14.62.

FOOTBALL

HACKETTSTOWN, N.J.

Super Bowl ad pulled as gay groups complain

A commercial for Snickers candy bars launched in the Super Bowl broadcast was benched after its maker got complaints that it was homophobic.

The ad showed two auto mechanics accidentally kissing while eating the same candy bar and then ripping out some chest hair to do something "manly." One of the alternate endings on the Snickers Web site showed the men attacking each other.

The Human Rights Campaign and the Gay and Lesbian Alliance Against Defamation complained to the maker of Snickers, Hackettstown, N.J.-based Masterfoods USA, a division of Mars Inc., which also makes M&M's and other candies.

The Web site also featured video of players from the Super Bowl teams reacting to the kiss.

"This type of jeering from professional sports figures at the sight of two men kissing fuels the kind of anti-gay bullying that haunts countless gay and lesbian school children on playgrounds all across the country," Human Rights Campaign president Joe Solmonese said in a statement.

BASEBALL

WINTER GARDEN, Fla.

1957 World Series MVP Burdette dies at 80

Lew Burdette, MVP of the 1957 World Series when he pitched the Milwaukee Braves to their only championship, died Tuesday. He was 80.

Burdette had been ill for an extended period with lung cancer. Family members were with him when he died at home, they told the Atlanta Braves.

A two-time All-Star and a member of the Braves' Hall of Fame, Burdette was 203-144 with a 3.66 ERA from 1950-67. He also pitched a no-hitter.

Burdette's greatest success came in the 1957 Series when he went 3-0 with an 0.67 ERA while pitching three complete games against the Yankees. He capped his performance with a seven-hit shutout in Game 7 at Yankee Stadium, finishing off a run of 24 straight scoreless innings.

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