Good credit history key to employment

MARIA CONCHA
Contributing Writer

With graduation just a few weeks away, students are hoping to land the job they’ve been training for throughout their college career. But, if they didn’t keep up a good credit score, they may be in for a big surprise.

These days, employers are checking possible employees’ credit history as part of the decision in the hiring process. So, whether or not one is hired may depend on a lot more than skills.

According to Richard Finney, training and diversity manager at General Motors Acceptance Corporation Financial Services, credit has more than one meaning: it allows you to buy now and pay later, and credit is a person’s reputation for paying bills on time.

It’s important for a student looking for a job to have good credit because for an employer having good credit is synonymous with being responsible.

“Positions are more like a business partnership than an employer/employee relationship,” said Matthew R. Lohr, director of development at Northwestern Mutual Financial Network. “And in any business situation, you want to know your partner’s financial history.”

Even though a credit history check may be more common if a student is applying for placement at a financial institution, other jobs may also require a credit check.

According to Privacy Rights Clearinghouse, an employer or prospective employer needs written consent to obtain a report.

For employers, checking your credit history is as easy as checking your driving record, your past employers, references and criminal history.

“Just as you are allowed to check your credit history, a company can ask for the record as well, if during the application process you allow them to,” Lohr said.

Your credit report information is collected and can be obtained by contacting the nation’s three major credit reporting agencies or bureaus: Equifax, Experian and TransUnion.

Information such as the type of account you have and how often you pay is available through credit reporting agencies because creditors provide them with the needed data.

The agencies then package and sell the information in the form of a credit report.

Among one of the biggest reasons students end up with bad credit is credit cards.

“Usually, when a person has bad credit, it shows that that person [makes] poor rational decisions,” Zdanowicz said.

According to Privacy Rights Clearinghouse, an employer or prospective

College of Engineering builds “green” house in China

BEN F. BADGER JR.
Staff Writer

After an invitation from the Chinese Ministry of Construction, faculty from the College of Engineering and Computing were asked to design and build an environment-friendly house in Beijing, China, which will be located near the site of the 2008 Olympic Games. Founded the Future House Community, the plans arose out of China’s growing energy and environmental concerns.

The overall goal of the project, directed by the CMC, is to design and build energy and environment-friendly houses. In total 10 houses will be built by eight different countries.

Besides China, the other countries participating in the project are Germany, Italy, Japan, South Korea, Spain, Sweden and the United States.

FIU will be the only university participating from the United States.

“It is a distinct honor to be selected by the Chinese government as the only university to participate in the project,” said Yong Tao, professor of mechanical and materials engineering and director of the project.

Although credit card companies target everyone, they tend to target college students the most, according to Lohr.

“It’s because of the knowledge they lack when it comes to credit cards,” Lohr said. “Most, not all, college students have a very limited knowledge about their personal finances and the actual potential problems faced with using a credit card.”

Zdanowicz adds that college students have bad credit due to their spending habits and to the fact that they have no self-control.

“To have good credit, it must be built. It’s not like grades where you start out with an ‘A,’” you have to develop your credit rating with payments like credit cards, car payments and home loans,” Lohr said. “A young person’s first introduction into this is the credit card, one of the hardest to manage and easiest to abuse.”

Unfortunately, there is no quick fix to bad credit, but experts suggest students can start by paying their bills on time — even if it’s just the minimum payment.

“When you pay your monthly bill, if you’re not paying the minimum for the month,” Lohr said. “Also, don’t use a credit card for excessive purchases that you could not afford otherwise.”

Toscano suggests getting a financial expert involved.

“If students feel that they might go overboard with credit cards, for example, have a financial planner help out,” Toscano said.

Others have a more radical approach.

“Cut the credit card up and throw it away,” Zdanowicz said. “If you don’t have money, then do not buy it.”

But students who have bad credit and are currently looking for a job might still land it if they’re prepared.

Lohr suggests that students know their financial situation and if it comes up during an interview process it is better to acknowledge it and provide a solution that you are working to correct the problem.

And besides finding a job, students are plagued with other troubles for having a poor credit score, such as finding a place to live, negotiating finance rates, renting a car, making hotel reservations and obtaining credit cards.

“Students need to take their credit history very seriously and need to have self-control,” Zdanowicz said.
The Beacon – April 12, 2007

FIU
School of Nursing celebrates 25 years
In commemoration of its 25 years at FIU, the School of Nursing is honoring 25 distinguished alumni. The school announced its list of Top 25 Outstanding Alumni who will be honored at a 25th anniversary black-tie gala event held April 14 at the Doral Golf Resort, located in Doral.

SFC hosts concert, raises donations for Dear Jack Foundation
SFC presents Jack’s Mannequin, Jack McMahon’s side project from his band Something Corporate. The band will be performing their album, Everything in Transit, April 16 at the Pharmed Arena. Tickets are free for FIU students and the general public. Doors open at 7 p.m. and the concert will begin at 8 p.m.

CORRECTIONS
In the issue dated April 9, 2007, the article “SGA readiness for elections, changes” erroneously stated that there has never been an election site at the Engineering Center, located in University Park. Questions regarding display advertising and billing should be directed to the Advertising Manager at 305-348-2709. Mailing address: Graham Center, room 210, FIU. The Beacon will gladly change any errors. Call our UP office at 305-348-2709 or BBC at 305-919-4722.

OPEN POLLS: Students gather at the Graham Center April 10 to see SGA candidates campaign. Elections results will be announced today at noon in the Pit.

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Finding out why everyone is dying to stay here!
BBC fitness center to offer new, improved facilities

EVER CRUZ
Staff Writer

Junior Nick Arrieta was excited to hear about the construction of a brand new fitness center at the Biscayne Bay Campus. He felt the current fitness center he utilizes, located on the third floor of the Wolfe University Center, needed to expand and offer more services.

"This gym is ridiculous. It’s outdated and the equipment needs to be updated," Arrieta said.

According to Carlos G. Aspillaga, the senior director of Student Affairs and Auxiliary Services, had been planning the creation of a new fitness center for many years. "There was a great need for this. Students had requested this for years and it’s long overdue; I know the students will really enjoy it," Olson said.

Although Wassenaar said the new fitness center’s main goal is not to increase enrollment, but rather, to enhance BBC’s existing services, he said the center will help attract new students to BBC.

According to junior Paul Richardson, the current BBC gym was not as adequate as the fitness center at University Park. UP’s two-story fitness center houses work-out equipment on both floors that range from squat exercises to step machines. The UP fitness center also houses aerobic classes and only has four cardiovascular machines available and about 30 pieces of weightlifting equipment.

"[The BBC] gym needs a lot of improvement, it needs new equipment and variety similar to [UP]," Richardson said.

Freshman Farrah Denis, the current fitness center does not cater to the needs of its female patrons. "I don’t like this current gym. It’s guy-oriented because there’s only weight lifting machines. I want more cardiovascular machines. This gym does need more treadmills," Denis said.

According to Aspillaga, students who want more cardio options will be able to go to the new fitness center and use their aerobics room where there will be instructors conducting classes.

He said the room will have a wall-size window overlooking the Biscayne Bay in order for students to enjoy the view and the boats passing by.

For students like senior Fauzul Hussain, the new fitness center might have some disadvantages due to its size and space for more students to work out.

"I am satisfied with the current [fitness center]. The advantage of this one is that it’s small. This [fitness center] is quiet and there are always [few] people in here and there are no distractions from fine girls. You could actually get some work done here, unlike [at UP]. There is a lot of distraction over there," Hussain said.

"But there is no water fountain in here, you have to go outside to drink water and swing back in every time. Hussain accepts the opening of the new fitness center.

He does, however, ask the new fitness center feature one thing. "Make sure they have water fountains inside," he said.
Accents can hinder learning

It's the first day of a math class and the professor walks in and writes his name on the board and passes out a syllabus. So far so good, until the professor decides to speak. It's not what the professor is saying that is the problem, it's the fact that no one can understand what the professor is saying. That is the issue.

"We do have some problems," said Julian Edward, the chair of the mathematics department. "We try to hire the best adjunct professors possible."

When I talk about the professors being incompetent, I'm referring to their inability to speak English properly. Some of them have such thick accents, it makes it impossible to understand. It is a general standard here at FIU that it is required to take math to graduate; I would think that the math department would take greater care when hiring their adjunct professors.

According to Edward, student evaluations are taken seriously at the end of each semester, and if an adjunct professor has a serious language problem they would be let go and not rehired. The problem with using the evaluations made by students at the end of a semester is that there's the minimum GPA requirement — which is easy enough — and a lack of academic and disciplinary sanctions, which, frankly, is what should be expected of all student government representatives. Take at least half your classes at the campus you're running to represent and — voila! — you are fit to run for president.

So, what is it then? The answer is so obvious, it makes the question hardly worth asking. It's the apathy.

The lack of presidential wannabes the past two years isn't anything remarkable. It's just a symptom of student apathy.

Most student organizations — The Beacon included — know what that's like. They know how hard it is to find even a few good students to sign up and participate. They also know that getting them there is one thing, but getting them to stick to their commitment is almost a ludicrous proposition.

Anyone who's scoured a department and a valid forum or organized a talk knows that, no matter the amount of advertising used, getting more than a handful of students to show up is usually a matter of pure, dumb luck.

That said, having only one presidential candidate is unacceptable. A lack of pickers, even over at the University Park council? If so, couldn't they be making more of an effort to recruit a fresh crop of aspiring politicians?

The Beacon makes the effort each year to recruit fresh writers and staff from the School of Journalism and Mass Communication's crop of young journalism students. Heck, even among grizzled seniors, we usually manage to scrounge up a handful a semester. Given the shortage of political stock these past two years, SGA veterans should consider going out to political science lectures and do some recruiting.

Here's a thought: past United States presidents, after leaving their posts, habitually use their residual political sheen and visibility for their pet causes. If current SFG-UP President Alfonso "Alfi" Leon wishes to remain involved with the organization, perhaps he could help lobby students from fields such as political sciences to get involved. SGA has also done little to emphasize the merits of working with student government: the networking, the chance to represent students, and of course, a resume boost.

The council needs fresh blood, and it needs it now. It sure beats getting stuck with a single candidate presidential race yet another year.

BEN F. BADGER JR.  Staff Writer

Graphics by JON ROBERTS/The Beacon

It’s another year, another election and there is another presidential candidate running unopposed for the Student Government Council at University Park. Two in a row is hardly a trend, but still, it prompts the question: Why are all but one of our student representatives so reluctant to run for president? It can’t be the requirements for the position, since they are few and pretty lax. The requirements are as follows: start with having held an elected position for at least two semesters. Then there’s the minimum GPA requirement — which is easy enough — and a lack of academic and disciplinary sanctions, which, frankly, is what should be expected of all student government representatives.

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In Miami you’re likely to hear the sounds of salsa, hip-hop and rap when you turn on a radio or when walking down the beach. To bring a different kind of music to South Florida, FIU’s School of Music is hosting the 2007 New Music Miami International Society of Contemporary Music Festival.

FIU is one of two chapters of the ISCM in the U.S., according to festival director Orlando Garcia. The ISCM holds a special week of music every year as part of their World Music Days events. FIU’s chapter submits compositions from various ISCM events that take place throughout the year in hopes they can be performed at the festival.

New Music promises to bring some of the most innovative composers and musicians from around the world to FIU.

“Music is my life,” said clarinetist Evan Ziporyn. “I started clarinet when I was in third grade and have been into music for around 30 years.”

Ziporyn kicked off the festival April 10 with a special lecture about his musical experiences playing as part of a gamelan, an Indonesian musical ensemble. Students present at the lecture were impressed with the wealth of experience that he brought.

“His perspective only comes with years of experience,” said senior Ansen Steiner, a former student of the Berkley School of Music in Boston.

Other students present who were not as musically knowledgeable as Steiner also took something away from Ziporyn’s lecture.

“Most of it went over my head,” said senior Emily Hutchinson. “But it was extremely interesting.”

Ziporyn performed during festival’s first concert at the Wertheim Performing Arts Center alongside Garcia, trombonist Mark Hetzler and the FIU Wind Ensemble.

Some musicians are more compatible than others; Ziporyn views Garcia as a musical complement.

“It’s like a yin and yang,” Ziporyn said.

The next event of the festival will take place April 12 at 7:30 p.m. at Miami Art Central, an extension of the Miami Art Museum. A concert will follow a pre-concert panel of international musicians, including Alejandro Escuer from Mexico and James Fulkerson from Holland. Members of the Barton Workshop will also perform.

Escuer received a Grammy nomination in 2004 for his work on the album Planos. Fulkerson has composed over 200 works and the Barton Workshop boasts a rigorous rehearsal schedule, which allows the group to innovate electronic music methods.

For graduate student David Mendoza the festival has been a once in a lifetime opportunity.

“When you take music classes you learn from one or two professors you can’t relate to,” Mendoza said. “Some of these performers and composers are in their 20s or 30s, which helps.”

There will be a public flute master class featuring Escuer in WPAC 157 at 11 a.m. Escuer will also discuss music by Mexican composers.

“The New Music will give students and South Florida the chance to hear this classical music,” Garcia said. “It’s important.”

For a complete list and schedule of events see www.fiu.edu/~music. All events are free and open to the public.
In Proof, the School of Theatre chose a play that forces audiences to think beyond just personal insight or a twisting plot – a little algebra is needed, too. Compared to Silence, its predecessor in rotating repertory, Proof's topics are somewhat lighter but just as dramatic and insightful.

Directed by Judy Bauerlein, Proof revolves around high order mathematics, the emotional undertones of turning into our parents, personal discovery and a little bit of romance.

The story revolves around Catherine, the daughter of a mathematical genius named Robert, who deals with the discovery of a groundbreaking mathematical proof and an overbearing sister, Claire, who fears Catherine has a touch of Robert's mental illness. Added into the mix is Hal, Robert's former student, who brings a little needed love to Catherine's life.

Proof made its way into movie theaters recently with a cast of big name actors including Anthony Hopkins, Gwenyth Paltrow, Jake Gyllenhaal and Hope Davis. Such a notable cast could make it difficult for young actors to even fathom trying to provide an adequate or better performance.

So fearful of seeing a reenactment of the actors who portrayed the characters on the big screen, I was generally taken aback by the students' performances. While each individual held their own in the portrayal of their characters, the sisters in the play really stood out.

The relationship of the two sisters was more dynamic than in the movie and I really enjoyed the way Natalie Ceballos, the actress who played Claire, interpreted her role. Claire wasn't just a snobby New Yorker – Ceballos gave the character some flare and a touch of comedy. Due to the nature of Catherine's character, Ceballos's wit helped amplify the differences between the two.

As for the portrayal of Catherine, it was actually entertaining (sorry, Paltrow, but you seemed drugged out most of the time). Corinne Farkash, who plays Catherine, gave her character some backbone but was still able to display the Catherine's weaknesses at the right times. The set and costumes were well done. I was confused for a second as to why the house looked like it was an outline in chalk, but then I realized – Oh duh, a blackboard. As for the changing set due to the rotating repertory, it worked well. The key elements that each show used didn't distract or seem out of place.

From the styles of both Silence and Proof, these plays display huge differences, but are still fun to watch. For show times or ticket information, contact the box office at 305-348-3789. Student tickets cost $8 and general admission is $10.
Late goal determines intramural winner

Amastha proceeded to do backflips with the Teke crowd providing him music to celebrate.

FIU’s final attempt to score one more goal was futile as they were unable to defend their championship.

The Tekes had gained their revenge and became champions for the first time in four years.

“This is my year; I’m graduating. It’s mine now and I wanted it,” Rendueles said.

Amastha launched a power.

And I wanted it,” Rendueles said. "This is my year; I’m graduating. It’s mine now and I wanted it."

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Softball beats 14th ranked Ragin’ Cajuns

CHARLIE GRAU
Sports Editor

At Lamson Park, Ragin’ Cajun fans have a tradition of throwing back any home run hit by the opposing team.

On April 7, Cajun fans were busy throwing back three balls—all courtesy of senior catcher Tabitha Embry.

Her three home runs helped FIU (17-26-5) defeat No. 14 University of Louisiana Lafayette 8-3 on the final game of the three-game series to give the women’s softball team the sweep.

“To sweep them at their park is a bit of a deal,” coach Kiria Gwydir said. “This is not a little thing, this is a nation-wide thing.”

This was the first series sweep of the season for the Golden Panthers and also the first time the Ragin’ Cajuns (34-11, 7-5) had been swept in their 11 years of conference play in the Sun Belt Conference.

“We always struggle with ULL,” Embry said. “We usually don’t score against them, but luckily, in my senior year, we showed them who was boss.”

FIU 4, ULL 0

The Golden Panthers’ pitching and defense was on point in the first game of a double header as junior pitcher Kerri Houck (7-13) not only limited the No. 4 ranked offense but also the first time the Tekes grabbed this year’s championship.

“We were hoping it wouldn’t come down to penalty kicks this year,” said Teke member Lake Summers. “But we bombarded those last two goals in there. We just beam to win.”

On some days we hit well, but don’t pitch well and on other days we pitch well but don’t play good defense and vice versa,” Gwydir said. “But they’re starting to put it all together. This shows them that they can beat anyone.”

Junior shortstop Monique White provided the Golden Panthers with all the offense they needed with a two-run home run in the fifth inning.

FIU 8, ULL 3

The final game of the series brought some dynamic weather elements as sleet came down during the game.

In spite of the playing conditions, Embry smashed three home runs off of freshmen Brit-