

Behrend adds Finance major

by Angela Rush
staff writer

Recently, Behrend added Finance to its roster of majors. Approved in September of 1999, it was added because Behrend is known for their business as well as being an engineering school, and commonly every business school has a finance major. The finance major provides students with a firm foundation in the principles of finance and its major areas: financial management, investments, and financial markets. The coursework is designed to lead the student into a professional certification in financial analysis.

The unique part of this major is that it is designed to prepare you for level one of the Chartered Financial Analysts Exam also known as the CFA exam. The CFA Program is a globally recognized standard for measuring the competence and integrity of financial analysts. Its curriculum develops and reinforces a fundamental knowledge of investment principles. Three levels of examination measure a candidate's ability to apply these principles at a professional level. The CFA exam is administered annually in more than 70 nations

worldwide." www.aimr.org/knowledge/cfaprogram <http://www.aimr.org/knowledge/cfaprogram>

The program is divided into three levels. You may only take one exam each year, and you must pass it and fulfill other requirements to receive and have the right to use the CFA charter. Each level time varies from candidate to candidate based on the familiarity of the material, but in general, each level requires about 250 hours of preparation. Level one of the program includes multiple choice and level two and three are essays. This exam is only given once a year in June. Behrend's major focuses on preparing students for this exam whereas main campus focuses on just the major. Only 5-10% of those taking the exam are students. The rest are people working in the investment industry.

Of everyone that takes the exam only 61% pass it. If one passes, this puts them above everyone else, because they have more background and the CFA Charter. Like almost all other majors you cannot start classes for your major until your junior year. Career opportunities include a variety of positions with mutual funds,

brokerage firms, insurance companies, banks, and corporate finance. Along with the new classes that they will be adding, Behrend is also looking for a potential professor to hire. Tim Smaby, Associate professor of Finance said, "It is a good major for someone that is interested in the stock market and Wall Street. I anticipate that it will be popular." Some of the new courses are financial statement analysis, introduction to investment, problems in financial management, investment analysis, and advanced financial analysis.

Finance has a minor that requires you to take 18 credits. It offers you an introduction to the principles of finance. The minor would benefit accounting and economic majors.

We all are aware that investing online has become very popular in the last couple years. It would be reasonable to assume that professional brokers could become obsolete in the near future, but Smaby has every confidence in Finance's fate, because the way people trade may change but the necessity for people who understand the market will not. Stated Smaby, "A person needs to take time and have the knowledge and background to give advice."

Hop aboard the Blue Bus

by Rehab Elzeney
staff writer

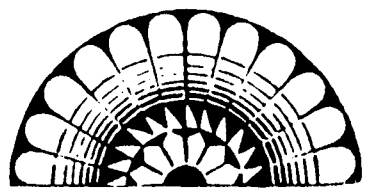
Whether you badly need a tube of toothpaste or have been dying to see Stigmata, just pull out \$1.00 and the Blue Bus will take you where you need to go. So, "come ride with us". This phrase will haunt you from blue poster boards as well as blue pamphlets. The white bus with a little blue stripe will transport students to various areas in Erie. Blue Bus drops are usually made at the Milcreek Mall area, Buffalo Road, Upper Peach Street, and East 38th/West 38th Street. Wunmi Okupe, 03 EE, comments about the necessity of the Bus. She says, "During my freshman year, riding the Blue Bus reduced the stress of looking for someone to take me places".

About 20 years ago, the Bus was started on a small scale. It was originally a big blue school bus. This was replaced in 1991 with a new bus. But in 1992, due to severe budget problems, the Bus disappeared for a while. Ken Miller, the Acting Dean of Student Affairs, mentions

that the effect of this on Behrend students was extremely drastic. Being miles away from civilization with nothing to do on campus was tough. But in the fall of 1994, the Blue Bus was resurrected. Now, the entire Bus program is funded through a Student Activities fee and through the riders themselves.

The new semester brought about a few new changes in the Blue Bus. The Behrend "Loop" is a new addition this year. At a quarter past the hour, the Loop begins at Almy Hall. The Blue Bus then goes from there to Yarnell Hall, Perry Hall, and Lawrence Hall. Then it finally arrives in front of Reed Union Building at half-past the hour, where a small crowd lines the curb. Miller says, "We are trying to make the bus more accessible to students".

In the future, more changes are to be expected. A change that he suggests is to paint big blue paws where the Blue Bus makes its stops. See the RUB desk for new schedule changes, and pull out your buck.



Body, Mind, and Spirit is jointly written by the Personal Counselors and will appear monthly

From Health and Wellness . . .

Feeling sad, lonely, unhappy . . . maybe you're depressed. Depression is an illness that can be treated. Some biologically-based signs include:

- Change in eating habits: eating too much or too little.
- Change in sleep patterns: insomnia or excessive sleeping.
- Trouble concentrating: being forgetful, unable to think and make decisions.

Some self-help suggestions for mild depression include:

- Get plenty of rest: fatigue compounds depressive feelings and lowers the body's immunity making you more at risk for illness and deeper depressive feelings.
- Get proper nutrition: inadequate caloric intake or an imbalance in food choices enhance feelings of fatigue, irritability and depression.
- Exercise: natural endorphins which elevate mood are released during aerobic activity.
- Avoid alcohol: alcohol is a depressant.
- Talk to someone you trust: reach out and be reachable. It is normal to feel sad or depressed when changes occur in your life. However, if at any time you are unable to perform normal daily activities, you may benefit from professional help.

x6217

From Personal Counseling . . .

In every winter's heart
There is a quivering spring.
-Kahlil Gibran

Virtually everyone experiences "blue" days associated with the ups and downs of everyday life. When psychological signs such as sadness and despair, irritability, low self-esteem, apathy, poor motivation, interpersonal problems, guilt feelings, negative thinking or suicidal thoughts persist and keep you from living or thinking normally, you might be experiencing clinical depression. This is not a personal weakness but is currently considered the result of an imbalance in brain chemistry that affects the way you eat and sleep, the way you feel about yourself, and the way you think about things.

Depression is considered one of the most common and treatable of all psychological disorders. Approximately 18 million Americans suffer from it.

While there are many causes for depression, including the winter season and loss of sunlight, sometimes depression occurs for no apparent reason.

If you recognize the above signs in yourself or someone you care about here are some self-help ideas:

- Take a rational look at your negative thoughts and challenge their validity.
- Give yourself permission to feel your normal emotions and seek support.
- Each night before bedtime jot down four things that went well today.
- Overcome the myth that depression is a personal weakness.
- Go to Florida for Spring Break and catch some rays!
- Don't overextend yourself. Limit your commitments and concentrate on your priorities.
- Take time to nurture yourself.

If symptom relief does not occur in spite of your efforts, ask for help . . . it's waiting.

x6164

From Campus Ministry . . .

Autumn makes us aware of the passing year and for some can be a time of feeling "blue" and lonely. Loneliness is an ageless human trial. It is one of the hardest roadblocks to overcome toward our spiritual health and well-being. Spiritual health suggests being well grounded and centered. Loneliness can feel like the opposite. When loneliness "strikes," our personal center seems to get lost or cave in leaving us feeling isolated or depressed.

By acknowledging feelings of sadness or loneliness, autumn can be a time of quiet reflection, a doorway for self-growth. It is the season to gather the fruits of the past year and store them away to nourish us during leaner, more difficult times. How about slowing down with friends and sharing your best memories from the past year and hopes for the special New Year ahead?

x6245

Behrend students voice opinions on voting

by Juliana Harper
staff writer

As presidential candidates attempt to express their views and gain popularity, people across America begin to make choices about who should become the next president. Local elections will also be occurring across Pennsylvania next Tuesday, although most students seem unlikely to vote. An informal survey of Behrend students shows that 88 per cent of students are not registered to vote, and only half of people not registered plan to register.

Only one third of people surveyed said that they were planning on voting in the next election. "I feel that I am not going to vote until I know a lot about the candidates, so that I can make a good decision in who I vote for," said Lacey McElwain, 01 Mathematics.

88 percent of Behrend students surveyed said that they know a little about the candidates. Besides news programs, one way to learn more

about the candidates is to check out Project Vote Smart on the web at www.vote-smart.org. This website lists all the candidates and also has a list of issue statements for each candidate.

The U.S. Census Bureau reports that 48.8 per cent of the 18-24 age group was registered in 1996, and only 32.4 percent voted in the 1996 presidential election. The most common reason that people did not vote was because they were "too busy."

Most students do agree that voting is an important responsibility. "Voting should be taken seriously by anyone old enough to vote. It's one of our rights as citizens of the United States and should be taken seriously," said Erin Nichols, 01 Biology.

How then does a college student register? "Some kids register to vote in Erie with their school addresses. That is permissible," said Sharon Drayer, Election Supervisor for Erie County. "But it would be better to register at home and get an absentee ballot to vote." There is also expected

to be an internet voting system available for the next election, for those who don't want to leave their dorms. For more information on internet voting, log on to www.internetvoting.com. There is plenty of time to register to vote and to examine the candidates' views before it's time to vote for a new president. "Every person can contribute to the good of the country by voting," said Jen Miller, 01 Elementary Ed.

For more information about voting and the registration process, call 451-6276 for the Erie County Board of Elections; or call 1-888-VOTE-SMART for information on candidates and elected officials, including campaign finance data, issue stances and voting records. They will also do specialized research to find out what you want to know. Also, for anyone interested in the plummeting voting statistics of college age people, try the essay contest "Why don't we vote?" at www.ige.org/evd/contest/index.html and win up to \$1,000. The contest is for anyone under 25.

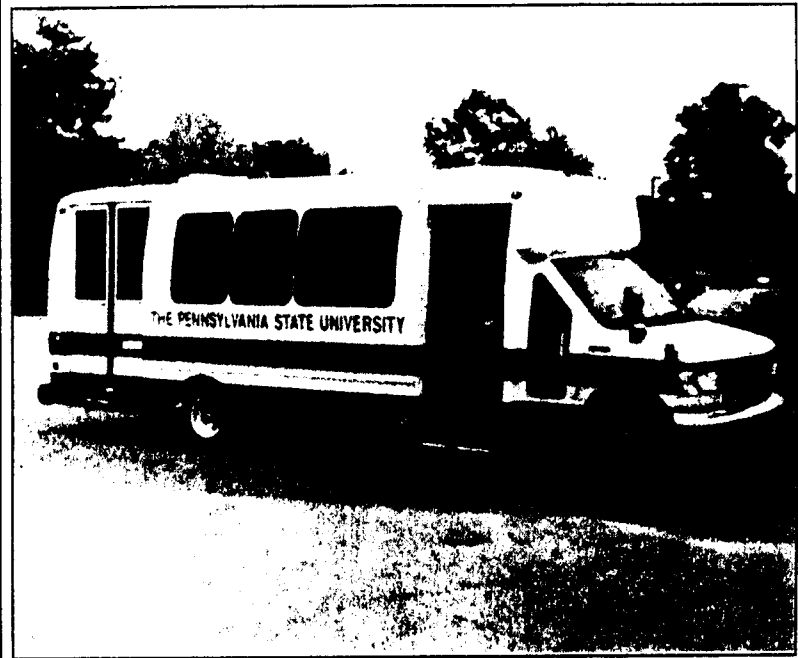


PHOTO BY JEFF MILLER
The Penn State Behrend Blue Bus transports students around the area.

Founder's Day kicks off season of service

by Michael Frawley
managing editor

Penn State Behrend will be holding Founder's Day on Friday, Oct. 29, at noon in Bruno's Cafe. This event, which will be hosted by the Lion Ambassadors, will be the kick off to Behrend's season of giving. This year's season of giving will have a special emphasis placed on student service projects.

The Behrend College community is invited to attend the festivities and participate in the events. These events will include a performance by the Behrend Pep Band and a brief presentation about the significance of Founder's Day, followed by free cookies and cake for everyone who attends.

Mary Behrend, who was the widow of Hamermill Paper Company founder Ernst Behrend, donated her 400-acre Glenhill Farm estate to Penn State University in 1948. The Behrend Center, the forerunner of this school, was dedicated on October 30, 1948, in a ceremony at the Glenhill Farmhouse.

Founder's Day celebrates that dedication and Mary Behrend's legacy of service and giving in forming this institution.

Ken Miller, Acting Dean of Student Affairs, will highlight the extensive set of student service projects planned for the next two months at a Founder's Day presentation. The Lion Ambassadors will provide details for their One Equals Seventeen canister drive, which will be conducted in conjunction with Second Harvest of Northwest Pennsylvania.

Every \$1 donated by members of the Behrend College community will help Second Harvest purchase the equivalent of \$17 in food for hungry families. This is done through volume discounts when purchasing the food or paying charges to transport the donated food. Second Harvest distributes food and grocery products through a network of certified affiliate food banks throughout northwestern Pennsylvania. Contributions for the food drive can be made during Founder's Day, and donation canisters will also be located at the Bookstore and RUB Desk.

Winners of Greek Week included the Theta Phi Alpha sorority and the Zeta Beta Tau fraternity. The god of Greek Week was Chris Chimera and the goddess was Erica Weissenfluh.

CORRECTION

Last week's Three Kings article was written by Kristin Grudowski, not Erin Henninger as published.

why say it twice
when once will suffice?



GTE