

# THE BEHREND BEACON

Friday, October 27, 2006

A Penn State Erie Student Publication

RECEIVED Vol. LIII No. VIII

"Let's be honest, I'm going to drink whether the government says I can or can't."

## WHO'S INSIDE

-Chris Brown  
Business 04

OCT 31 2006  
"The use of traveling is to regulate imagination by reality, and, instead of thinking how things may be, to see them as they are."

-Poet Samuel Johnson



Contributed Photo

Behrend senior volleyball star Lisa Wagner

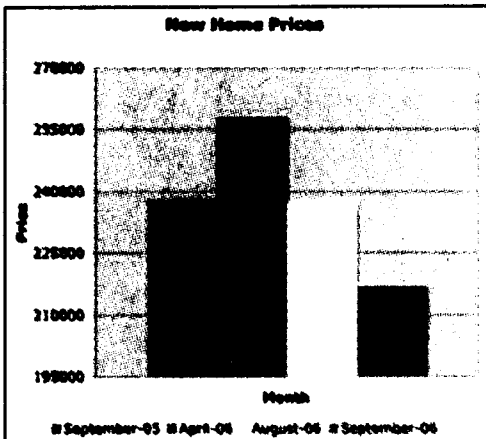
### Wagner receives H&FS Athlete of the Week

•Check out page 9 for more information on Lisa Wagner.

### One hit wonders of the 1990s

•Sean Mihlo writes about the best one-hit wonders of the 1990s. From Chumbawumba to The Proclaimers, Mihlo hits the pop culture archives.

Page 7



Christopher LaFuria

Above, the decrease in new home prices.

### In the market for a new house?

•Behrend students, whether graduating or just finding a new house, may take advantage of the recent decrease in the median new home prices. According to CNN, there has been a decrease of almost ten percent from September 2005 and almost a 15 percent decrease from April of this year. This is the highest decrease from year to year since the '70s. Sources say the drop may be due to the oversupply of homes and the "building boom" from last year.

source CNN.com

### Contents

- News.....1-3
- Editorial.....4
- Humor.....6
- Student Life.....7-8
- Sports.....9-10

### Contact Us

Newsroom:  
898-6488

Fax:  
898-6019

E-mail: jah1005@psu.edu

Our offices are located downstairs in the Reed Union Building.

## Behrend minor served at local bar

By Janet Niedenberger  
copy editor

Erie is a college town. With four major colleges within 20 miles of the heart of the city, it's no surprise that Erie is also a town which is chock full of bars. There are dozens upon dozens of alcohol-serving businesses, and it goes unsaid that there is underage drinking as well.

This past Tuesday, 20-year-old Chris Brown and I decided to do a little investigating. Our purpose was to go to a handful of bars, and see if any of them would serve us. We picked four bars to try this at: Irish Cousins, located at 3924 Main Street in Lawrence Park; Jimmy Z's Time Out Tavern, located at 3406 Buffalo Road in Wesleyville; Calamari's Squid Row, located at 1317 State Street; and Dockside Tavern, located at 1015 State Street.

Irish Cousins was the first bar that we visited. We were not carded at the door, so we proceeded to sit down at the bar. After speaking with the bartender for a few minutes, we each ordered a beer. As she was turning to get the beers, she asked for our IDs. Chris told her he didn't have his on him, so we left.

The next stop was Jimmy Z's, a bar which is often visited by Penn State Behrend students. Again, upon entering the bar, we were not stopped or carded. Once reaching the bar, we acted interested in the night's specials. After a few minutes of small talk, we each ordered a beer. The bar-



Ben Raymond/ THE BEHREND BEACON

Dockside, located on State Street, served Chris Brown, 20 year old Behrend student without checking his ID.

tender immediately asked for our IDs, and again, Chris acted like he had left it in the car, so we left, another bar passing the test.

We then drove downtown and stopped first at Calamari's. This time, we had worked out a more detailed plan of action. Again, we weren't carded at the door. After approaching and then sitting down at the bar, we inquired about the specials for the night. We chatted with the bartender about what we wanted to drink, but as soon as we ordered, we were carded. Just like the other two bars, Chris pretended to search for his ID, and we headed out once again. We were three for three.

Our last stop of the night was Dockside. The bar probably had

about 20 patrons. We approached the bar, and after asking about the specials, we each ordered a beer. The bartender began preparing our drinks, asked us for the \$3.00, and after we paid, he walked off to serve another customer. Yes, Chris, who is only 20, was served. We didn't touch the beers, but instead sat there for a few minutes. I then waved the bartender back over to us. I introduced myself, and explained what had happened. He had little to say.

The next day, I called the bars we visited. I first called Dockside, and spoke to the manager. He refused to give me his name, but he was willing to talk about what happened. He had not been informed of what went on the night before, so I told him what

happened. He was very upset that Chris was served, and was surprised that we weren't carded at the front door. After checking the schedule from the night before, he said, "I should have had two security people at the door, they were on the schedule."

The manager also went on to say that they normally crack down very hard on underage drinking. When I asked him what was going to be done about the bartender who served Chris, the manager assured me that he was going to do something about the situation.

continued on page 3

"Yes, Chris, who is only 20, was served."

-Janet Niedenberger

## Behrend researches credit card debts



Mike Sharkey/ THE BEHREND BEACON

The Penn State Alumni Association has issued these credit cards for those who apply. Behrend researchers have been studying credit debts.

By Briana Theiss  
staff writer

The idea of "free money" is increasingly appealing to college students lacking knowledge of the consequences that acquiring such debt will force them to face. College students need to be more educated about credit and loan debt. Student debt and the repayment of this debt has been a topic of research for Behrend Associate Professor of

Marketing and Director of the Center for Credit and Consumer Research, Dr. Mary Beth Pinto, for several years. According to a study by Pinto that was released in August of 2006, financially at-risk (FAR) students are classified as students who: have a credit card balance(s) of \$1,000 or more, pay only the minimum amount or less than the minimum amount due on their credit card(s) each month, or have reached the limit on their credit card(s). About 12% of college students are FAR, while on average, 2 out of 3 students incur some form of student loans. In addition, FAR students say they are more likely to pay their credit card bills before making their student loan payments.

Pinto has been researching this issue for approximately nine years now. When asked why she is so passionate about this issue, she responded, "Our whole point here is the notion of education; it's a different world." Credit and loan education is indeed something college students lack. According to forthcoming study by Pinto in the Marketing Management Journal, 32.9% of students acquire their credit cards from a direct mail offer,

while 19.1% get them from retail stores. Students getting their credit cards in this way are more than likely not to be educated about the decision they're making but more interested in the idea of "free money."

Education about the problems these cards can create for students in the future would help decrease the unimaginable burden of debt that nearly half of all students who graduate from college will experience. Pinto best explained why this issue is so important when she said, "The decisions college students make today will be carried with them throughout their life... Financial decisions that you're making today impact your credit report which is going to impact whether or not you get loans in the future, can buy a car, rent an apartment, buy a house. Employers, graduate schools, they all look at this stuff... Basically, if you're not educated and you're making poor choices today, it's going to follow you forever."

A website has been created for Behrend students to begin their education on credit issues. There is even an interactive credit card game on the site to help educate students on proper credit card usage. This website can be found at www.cccr.psu.edu. There are several statistics, research projects, articles and other information on credit card debt on the website as well. Student debt is a very large problem, but with the proper education on issues of debt, the problem does not have to be a reality for all college students.

"Financial decisions that you're making today impact your credit report."

-Dr. Mary Beth Pinto