

# Opinion

## Letter to the editors

### Cutting up credit cards

Dear Editors,

As I glance at all the new faces in my final semester of college, I see some all-too-familiar memories of myself. I see kids with hope in their eyes, and a lifetime to figure out life and what it is they wish to do with themselves. They look to Penn State to show them and protect them from the blistering realities that await them in the "Real World." But Penn State is not doing that at all; In-fact, they are letting the vicious beasts right through the "protective gates" of Penn State Delco.

The beasts I am speaking of.... **BANKS!**

The administration lets them visit our campus through such events as Career Day, where they sell their credit cards and loans to naive college students. My sophomore year, I was suckered into an MBNA credit card, which I signed up for at a career day event. Little did I know, I was signing up for a career in debt, identity theft, and bad credit. My Identity was stolen from my MBNA card, charges were made, most of which as far away as University Park. At the time MBNA approved me for a \$10,000 credit line---and I was only making \$100 a week. I later learned that the thieves stole my social security number from my eLion account, my MBNA info, and they cleaned my credit line out. Neither Penn State nor MBNA stood behind me! Think this can't happen to you? According to Janice Goodheart from Pre-Paid legal who specializes in identity theft, one of every four Americans will experience identity theft and ruined credit in their lifetime because of it, and those numbers are on the rise.

My theft specialist believes that my problem originated at Penn State Delco, and was an inside job; Meaning someone who has access to the credit processing units. Whether the info was sold or attained for personal gain is still undetermined. The majority of my accumulated debt was purchased at or around University Park! Go figure.

Think about the people on campus swiping your card. When's the last time the cashier asked you for I.D. to make sure it is really you using your card? Think about the amount of money banks---like MBNA---make a year off of Americans in debt---Billions! Beware of the contact information and personal information you put out on a credit application. Beware of the personal information you give to your University, your professors, and your peers. It can happen to you and to one in four people reading this article - it will! - *Justin Couch*

#### MISSION STATEMENT

We are the newspaper of the Penn State Delaware County campus, serving the students, administration, faculty and staff of, and visitors to, our campus. We vow to entertain and inform all of our audiences, and we will strive to make each edition better, so that we remain a vital part of the Penn State Delco experience. We also strive to be professional, and to follow the highest standards of good journalism.

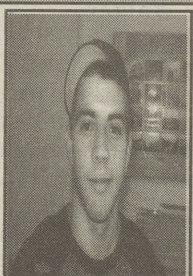
## People Poll

Staff photographer Frank Friday asked Freshmen:  
How did your first few weeks here go so far?



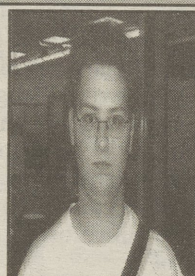
I like college. It's diverse. It's not cookie cutter like high school.

Elaine Presto  
Secondary  
Education History



Pretty Chill. It was easy

John Breen  
DUS



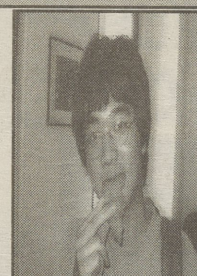
Fine. Much better than high school

Tom Morris  
DUS



I really like it hear. Everyone is real nice

Karen Khamisi  
Business



I am already enjoying Penn State. I love the campus life. Everyone is friendly

Kunihiko Okabe  
Education



The teachers are really friendly

Kathleen David  
Education

## Burning a bumbling Bush: Why he waited so long

In the wake of the largest natural disaster in U.S. history, and the biggest failure of an administration since 9/11, many questions are left to be answered.

Living in a quiet white bread middle class utopia like Delaware County, it becomes too easy to ignore the questions that should be posed. Why was reaction to the disaster left by Hurricane Katrina so slow? Why did so many people stay, knowing hell was coming straight towards them? Why are so many now refusing to leave?

During a recent telethon for hurricane relief aired on NBC, Grammy winning pop star Kanye West criticized President Bush saying, "President Bush doesn't care about black people."

Though I agree with West, I feel the problem goes well beyond our bumbling Commander-in-Chief.

In my opinion, West would have been more accurate in his assessment had he accused America of not caring about black people. After all, hasn't it become obvious America doesn't?

Add up the slow response to the crisis in the Gulf Coast, the media's coverage of the catastrophe, and America's response to the devastation in New Orleans, and it's not hard to see. What I see are many Americans looking through the same hate-filled eyes that plagued this nation through slavery and the postponement of the civil rights movement.

Since September 11th, Americans have been subjected to the inconveniences of a "post 9/11" nation. The people of this nation have bent over and taken it from the Bush administration in exchange for the promise of a safer America.

Since 9/11, taxpayers have been subjected to billions of dollars being put towards emergency first-responder programs, yet the first time those programs were tested, they miserably failed.

With proper funding and manpower, the federal government can offer no valid excuse for the inefficient response to Katrina's aftermath. An excuse does however exist.

In a nation where a black population was only granted "civil rights" less than half of century ago, it does not come as much of a surprise to see white suburbia turning its back on the poverty-stricken residents of New Orleans.

It has been almost two weeks since Katrina pulverized New Orleans, yet thousands of civilians are still stranded, and by order of the Homeland Security Department, the Red Cross is still not being allowed to enter the area.

The Red Cross was able to enter and offer New Yorkers aid immediately following the catastrophic events on 9/11. So what is the difference between New York in September of 2001 and New Orleans in 2005? Could it be that the population of New Orleans is over 67% black?

Young Americans turn to black culture first when it comes to music and clothing trends but just when the going gets tough, the white get going.

Sure, it's true residents of the Philadelphia area have been willing to open their wallets. According to their website, a local fundraising effort titled "Operation Brotherly Love", has already raised over one million dollars in aid.

With money raised and a plethora of available homes in the region, what are area residents doing to house Katrina survivors?

Philadelphia area residents have taken the, "Not in my back yard" approach to the relocation of New Orleans residents left homeless by Katrina. The best residents of this area have offered were a few vacant homes in the Cecil B Moore housing projects located in North Philadelphia.

The attitudes of area residents are a disgusting display of the true faces of America. Since Katrina, I have been inundated with questions, asking why "those people" didn't leave before the storm came. Many people have actually acted as if New Orleans residents brought this tragedy upon themselves.

If the news footage of Katrina's aftermath depicted anything other than images of blacks accompanied by talking heads repeating stories of shootings, rapes, and lootings, people may have been more willing to help sooner.

Had the media coverage of Katrina's aftermath been filled with images of white middle class families starving, the public outcry would be deafening and heads would most certainly roll.

If you are interested in helping, organizations such as Habitat for Humanity and Volunteers of America are currently seeking people who are willing to lend a helping hand.

By  
M.  
Bruder