

The Banner

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Students revive Hispanic heritage at UNCA

By Sarah Wilkins
Staff Writer

Next week's Hispanic Heritage celebration planned for Oct. 3-7 caused some students to question the lack of Hispanic organizations on campus. "There needs to be a common thread that brings them together," said Garland Moyer, freshman political, science and history major. Some students said they believe that the university could do more than celebrate

the Hispanic life style for just a week. "We're getting help from other organizations, but we need a lot more, because other organizations that are predominately white need to understand that the minority students are here, too," said Rita Martin, a senior psychology major and multicultural student program intern. This event is "the first time it's ever been done (at UNCA) in six years," said Martin. "A lot of people didn't know that there was such a thing as Hispanic Heritage Month," said Martin. "This was my project." The Latin celebration will help Hispanics bond together and share ideas, according

to Moyer. "The event is "a celebration of Hispanic culture," said Martin. With only 48 Hispanic students enrolled at UNCA this semester, an association dedicated to Hispanics is unrealistic, according to Martin. "Unless the Hispanic population grows, that won't happen, because there's so few Hispanics," said Martin. A Hispanic group would give the minority students an opportunity to socialize with other students of their race, according to Martin. "A lot of minority people aren't comfortable around white people," said Martin.

"Someone of a different race can feel very odd and uncomfortable around a swarm of Caucasians," said Moyer. "If they've been forced to be with white people, they'll accept it, but they want more of their (own) kind," said Martin. "You want to be with somebody that resembles you, that you can have some similarity with." "This Hispanic community needs to act, and they need to start forming together," said Moyer. "Once they get out and want to be heard, they will be heard, and that's when things actually start happening." "You have to have a big amount of people in order to form an organization where

people will be active in it," said Martin. Instead of doing the nationwide Hispanic Heritage Month, which runs from Sept. 15 to Oct. 15, there will only be a week of festivities to celebrate the culture, according to Martin. The events will be held in the Highsmith Lounge during the evenings of Oct. 3 through Oct. 7. The celebration brings in community members to interact with minority students on campus, which will help build community ties, according to Martin. The event will also be "an educational

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Students shoulder debt



credit card in the first place is because MBNA (a credit card company) harassed me on the phone so much that I finally gave up and said fine," said Smith. "I didn't even really think they would give me a credit card, but they did. Now I have one, and it's platinum." "I got a free Frisbee with the second credit card," said Elmo. "I was on the quad that day, and I wanted to play Frisbee." Students are lured by free merchandise and easy credit, according to a press release from StudentMarket.com. These methods have contributed to an increase in the number of college students with credit cards and debt. "The Public Interest Research Group has found that students who obtain their credit cards from on-campus tables have more credit cards and higher unpaid balances than students who signed up for their cards elsewhere," according to StudentMarket.com's press release. "Students should visit StudentMarket.com to get educated on the importance and implications of establishing a good credit history," said Oren Milgram, director of student affairs at StudentMarket.com. "Then, after they are educated about responsible credit management and are familiar with credit card terms, they are provided the opportunity to make an informed decision." There are advantages to having a credit card, according to Smith and Elmo. "They're good for emergencies and books. I can't afford books at school unless I have a credit card," said Smith. "You don't need cash. If you have an impromptu purchase you want to make, like taking your friends out to dinner, or if you find a really great sweater, you can just buy it even though you don't have money," said Elmo. "I'm not glad I have five, but I'm glad I have credit cards." The disadvantages of credit cards are plentiful. "They sneak up on you, said Smith. "When you use

PHOTO BY SARAH LACY
Jeanie Ann Cole, a junior sociology major, makes a credit card purchase.

Students battle credit card debt

By Johanna Luks
Staff Writer

Many UNCA students have credit card debts so high that they can not pay them off right away, according to several students. More than 64 percent of college students in the United States have credit cards in their own name, according to a press release from Citibank. "Carrying high consumer debt can make you ineligible for certain types of student loans, and can increase your chance of defaulting on a loan if you are unable to make payments," said Carolyn Shanley, public relations director of Nellie Mae, a national student loan provider. Many students who have credit cards also have a high student loan debt, which affects their ability to repay

loans as well as access other credit after graduation, according to the Nellie Mae press release. "I don't really worry about my credit rating or credit report so much as I worry about all the money I have to pay back eventually," said Mya Smith, a senior classics major. Most students do not find the credit card education materials at the on-campus tables very helpful, according to StudentMarket.com's press release. "I think the free stuff given to students by credit card companies is bad," said Smith. "A lot of freshmen sign up for cards and then they get them and they're not prepared for what the APR is going to be or all they debt they're going to get into. Then they use them for frivolous reasons. It traps you." The average student graduates from college owing at

least \$17,000 in student loans, according to Melissa Emmert, office of media relations, who prepared Citibank's news release. The average credit card debt for undergraduates in 1999 is \$1,843, according to data compiled by Nellie Mae. "We collected data from over 500 students, including 250 undergraduates and 300 graduate students," said Shanley. Laura Elmo, a junior sociology major, has five credit cards. "I got two my first year and then I started getting other credit cards so I could transfer my balances to them at lower rates, so I ended up with five," said Elmo. Many credit card companies try and entice a student by giving away free merchandise or by calling them continuously, according to Smith and Elmo. "The only reason I have a

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Key Center facilitates service

By Greg Sessoms
Staff Writer

UNCA's Key Center for Service Learning has helped hundreds of students provide service to over 40 non-profit organizations since its creation last semester, according to the center's director. "Our job is to encourage UNCA students and faculty to take what they are learning in the classroom out into the community, and put that knowledge to work serving people in need and the environment," said Dale Roberts, director of the Key Center. The center was established through a \$500,000 donation from local philanthropist, Adelaide Key, in May of 1998. The center's goal is to help organize and facilitate service learning for students. Roberts and other Key Center staff members work with students to find service projects they are interested in that relate to their major. "Our goal is to meet with

each student individually and find a service learning project that meets his or her academic interests, personal interests and long term vision, so the project helps them not just in Humanities 414 or Humanities 124, but in their major and with whatever they do after UNCA," said Roberts. The center also works with faculty and their classes as a whole to help select projects. "If a professor says, 'I want my students to work together on a project,' we will go and meet with those students as a group, help them choose a project, and help them make that project happen," said Roberts. Although some faculty had service learning requirements for their classes before the opening of the center, faculty now have a resource to help them organize projects and provide contacts to students. "The way the service learning was set up in my Humanities 414 course before the Key Center was established, was that I just asked students, individually, to identify project

that they could work on," said Charles McKnight, chair and associate professor of the music department. "They were responsible for doing themselves. We could steer them in a couple of directions, and there were some contacts, but people basically found their own project, and everyone did something different." This way of setting up projects presented some problems and did not benefit students as much as it could have, according to McKnight. "Many students found things to do to fulfill the time requirement, which was not necessarily beneficial," said McKnight. "You could stuff envelopes for six hours and be done with it. The regularity of doing the project was absent, and I felt that was a bad thing." With the creation of the Key Center, McKnight and other professors were provided an alternative way to set up projects that addressed these concerns.

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E-mails clog system

By Brendan Dezenford
Staff Writer

Mass e-mail messages threatened to clog UNCA's bulldog distribution list. "We had some issues," said Parker, "not with the original message going out, but with some of the student's attempts to reply to it. When it was replied to, it consumed most of the resources of the bulldog." "It burdened down the system with literally thousands of messages," said Richard White, systems manager for the computer center, "and it was saturating the system, delivering all that e-mail." The bulldog system received and delivered over 15,000 messages in a few hours as a result of the error, bringing bulldog to a virtual halt. "I certainly can't attribute malice to the people who replied," said Parker. "They didn't know the effect they were having." White added that the students that were contacted seemed to be genuinely concerned, not realizing the damage they were doing. As far as he is concerned, he said, the issue is over. A message was posted to all people logging into bulldog

distribution list. They needed to distribute the information quickly, and did not properly test the list. "We had some issues," said Parker, "not with the original message going out, but with some of the student's attempts to reply to it. When it was replied to, it consumed most of the resources of the bulldog." "It burdened down the system with literally thousands of messages," said Richard White, systems manager for the computer center, "and it was saturating the system, delivering all that e-mail." The bulldog system received and delivered over 15,000 messages in a few hours as a result of the error, bringing bulldog to a virtual halt. "I certainly can't attribute malice to the people who replied," said Parker. "They didn't know the effect they were having." White added that the students that were contacted seemed to be genuinely concerned, not realizing the damage they were doing. As far as he is concerned, he said, the issue is over. A message was posted to all people logging into bulldog

Sept. 27, informing them that the messages would be construed a malicious misuse of the computer center's resources. After this point, anyone caught replying would have his/her account locked temporarily, and the computer center would have a meeting with the offending party, said White. "That's our ultimate weapon for making sure nothing else happens from that point on," added White. "We treated this fairly lightly. We really didn't do anything but call and notify people about the problem they were causing. We also sent them an e-mail saying that this was not appropriate. If this had been a more serious case, if someone were to be deliberately belligerent about it, we have a process of curbing their account off until we meet with them, resolve the situation, and make sure they understand what is right and what is wrong." The computer center now has a distribution list with the e-mail addresses properly suppressed that will function as a powerful tool for selective mailings to students, according to Parker.