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FROM THE EDITOR’S DESK

We’ve hit 21, and we’re feeling lucky — extending the generation-long winning streak that makes each successive issue of Dollars & Sense a new adventure for those on staff and a place where our student contributors have the chance to lay their best cards on the table.

In many ways, this year’s issue of Dollars & Sense is a true portfolio of the Baruch journalism department. Professor Bridgett Davis’s class on covering the entertainment industry has been a major source of articles, lending an air of “show biz” that we on staff are sure that you will find entertaining. From Professor Deborah Stead’s business and financial writing class comes the bulk of our “If You Can Make It Here” section. These stories strike at the heart of personal money matters, an enduring area of interest that has prompted us to bring back this section for a second year. And, as always, department chair Professor Chris Hallowell’s creative journalism class provides a compilation of autobiographical first-person journalism, “Inside/Out.”

Dollars & Sense has benefited greatly this year from the involvement of members of the staff of Baruch’s student newspaper, The Ticker. This cross-pollination of Baruch’s writing communities is a tradition that we hope will flower and endure, making both stronger while solidifying and widening the opportunities for student wordsmiths to show off their stuff.

The tireless work of the Dollars & Sense art department has been a major motivating factor behind the successful realization of yet another issue. Professor Terry Berkowitz has once again put in a superhuman effort, and the student staff has risen to the challenge with a zeal that will surely be evident in the “look” of issue 21.

Editorial academic advisors Leon Wynter and Deborah Stead have provided the glue. Their guidance and professional eyes have enabled Dollars & Sense to be a place where students who aspire to careers in the writing and editorial world can get one-on-one attention, creating a unique environment of nurturing and growth which also stresses professional attitude and ability.

Made possible by funding from the Reuter Foundation, Dollars & Sense is once again submitted for your approval, with the expectation that your reading experience will be pleasant, enlightening and offer just a small sample of the journalistic talent on tap at Baruch.

Brett Wilder
Editor-in-Chief
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LOVE'S LIABILITIES

Nichole McLeod

"I will pay $291 now and $291 next week." Carlos Rosa (not his real name) breathes a heavy sigh of relief after he puts the receiver down. "Now maybe they won't take my car away," says Rosa, fresh from his bargaining with a loan officer. He is four months behind on his car payments.

Late car payments are not Rosa's only financial problem. He is currently $20,000 in debt.

"It all started with my first credit card in my freshman year," Rosa says. A junior at Hofstra University in Hempstead, L.I., Rosa amassed 15 credit cards in his three years at college. His first purchase-by-plastic: two high-speed Macintosh computers, complete with peripherals.

His spending spree began to escalate, he recalls, after he fell for a "beautiful" student who later became his girlfriend. "I took her to dinner every night, and I bought her little trinkets as often as possible," says Rosa. At the time, his main sources of income were delivery jobs at some of the many late-night restaurants in nearby Uniondale, L.I. "I was making maybe $18,000 to $20,000 a year," he says.

Soon, he was upgrading his transportation — on credit, of course. He returned his mother's 1991 Pontiac Sunbird (then his sole means of transportation to his various delivery jobs) and bought a used 1994 Toyota Camry for $15,000. This was his first major purchase. "I was so excited. I had a new car and a new girlfriend," says Rosa.

After purchasing the car, Rosa was still not satisfied. He felt the urge to buy a cellular phone: He wanted to be in contact with his girlfriend during his delivery runs in the wee hours of the morning. And since he was able to stretch out the payments on a credit card, he didn't skimp on quality.

"I got the best cellular that money could buy," he says. "It was digital with all the features." Rosa didn't go anywhere without his phone; his bills soon averaged $200 a month.
Then, after one year of dating, Rosa and his girlfriend began living together in his single-person dorm room. “She moved herself in, and I was seeing her at all times of the day,” says Rosa. “I was infatuated with her.”

Before long, he felt compelled to make his space more comfortable for her, buying items he thought would accomplish that goal. Soon, the small dorm room had a 32-inch color television with a picture-in-picture feature, a high-speed videocassette recorder and a state-of-the-art stereo system. “Everytime we went shopping, I would come home with something just because I knew I could buy it,” says Rosa.

The couple even took romantic weekend jaunts — paid for, of course, with plastic.

By now Rosa’s love life was flourishing, but his financial status and his schoolwork were suffering. At the end of his first semester as a sophomore, his grade-point average had sunk to a 1.7, far below the minimum required by Hofstra for students who want to remain at the university. Rosa’s request for another year of full financial aid fell through, and he was forced to get an $8,000 student loan.

Then, just when he thought things couldn’t get worse, he was robbed by four men during one of his delivery runs. “They didn’t get much, only $20, but that experience caused me so much stress that I quit my job the next week,” says Rosa.

The results: His income dropped to zero in one week, and the stress of the robbery and losing his job had a negative effect on his relationship. His girlfriend soon moved out.

“She was not being wined and dined anymore,” says Rosa. “I guess that was all she saw in me.”

Desperate to keep all the luxuries he had acquired, Rosa accepted a job as a summer counselor for Upward Bound, a personal growth workshop that prepares teens for college. But the $3,000 he was paid for the summer did not begin to cover his bills — including $600 he owed his phone-service provider. Soon his treasured cellular was cut off. “It was like the end of my life,” says Rosa. “I was so depressed.”

Since then, Rosa has been slowly paying off his debts. Since October, he has been working as a $13-an-hour intern at Bloomingdale’s department store in Manhattan. (He got the job through the former girlfriend, to whom he is extremely grateful, he says.)

Although Rosa says that he is no longer as depressed as he was and that his financial situation is getting better, he also says that working at Bloomingdale’s and commuting back to Uniondale each evening is difficult and stressful. He has no time for his studies because he is trying to make money, he says, and he must use his days off to attend classes. “I have no life,” he says. To get ahead of his debt, Rosa says he will have to leave school for a time. “I’m hoping that Bloomingdale’s will offer me a salaried position,” he says.

His credit rating still in ruins and his $20,000 debt still dogging him, Rosa laments, “Every time I see something I want, like a house, I have to tell myself that I will have to wait a long time for that.”

Brett Wilder

The Hamers thought they had it all figured out. For the last several years Tom Hamer (not his real name), a 42-year-old artist, has stayed close to home establishing his fledgling model-making business while his wife Mikki, 34, an Emmy award-winning freelance film editor, provided the couple with a comfortable income of $50,000 to $60,000 a year.

But the couple’s stable financial situation has been thrown for a loop. For the past year, the pair has been contending with a series of costly delays surrounding the renovation of their recently-purchased first home, a four-family brownstone in Carroll Gardens, Brooklyn.

The couple was debt-free and had a substantial sum stashed in the bank when they closed on the house in September 1997. Problems with their renovation contractor changed all that.
“We had about $100,000 in the bank, even after putting down a $25,000 downpayment,” says Hamer. But the house “pretty much ate it all up.”

The experience also drained the Hamers emotionally. “It consumed me,” Hamer says, when describing his experience of dealing with the contractor who was hired to renovate the $250,000 fixer-upper. “My whole life revolved around waiting around for workers to show up at my house to do things, then calling them up and asking, ‘How come you didn’t come?’ They’d have an excuse, and then they’d come. They sent over a lot of people who weren’t qualified to pick up a paintbrush.”

To buy the house, the Hamers took out a HUD loan, a mortgage that includes an amount over and above the purchase price of a property. The extra money is earmarked for renovation.

“The HUD inspector is the guy who comes out on behalf of the bank and looks at the property and agrees on the amount of work to be done and the amount of money to be spent,” Hamer says. “Then he sits down with the contractor — and he sat down with our contractor — to do the numbers. But the system, the way he worked it, was a bit crooked.”

Hamer explains the reason for his suspicion: “The contractor is supposed to take his own money, spend it on supplies and labor and complete X amount of work. Then the HUD inspector comes to the house. He looks at the work that’s done, and says, ‘O.K., you did $30,000 worth of work.’ That’s called a ‘draw.'”

Hamer says his contractor — a man recommended by the HUD inspector — produced “draws” already signed by he HUD inspector before the work even started. The contractor got his money up front — cash drawn from Hamer’s HUD loan for work that was never performed. The contractor was pre-paid and had little incentive to complete the agreed-upon work, Hamer believes.

After the Hamers closed on their house, nearly a year dragged by while three vacant units (not including the Hamer’s own parlor-floor apartment) awaited renovation.

“Gradually, as the contractor situation deteriorated, we ended up paying for other people to finish jobs, as well as the mortgage payments,” Hamer says. “For a $300,000 mortgage, that comes to something like
$3,000 a month. That’s a lot of money — for anybody.”

The Hamers were finally able to move into their home in June 1998. They focused on completing the renovations on the rentable units. The two upper floors are now occupied and rent for $1,500 each, and the basement apartment is rented to a close friend for $650, well below market value. The Hamers had their own kitchen sink installed just a few weeks ago.

Their ordeal behind them, the Hamers now want to concentrate on their new role as landlords. “The whole idea behind getting this house was that it would give us a secure base, where this will one day make money for us as an investment,” Hamer says.

That eventual outcome looks possible now that rents have started to come in, but even that has its hitch.

“One thing people never take into consideration is that when you collect rent, that’s considered income,” Hamer says. “There is that false sense of security that it is paying the mortgage, but in reality it’s not. You’re going to be accountable for $38,000 worth of income — you’ve got to pay taxes on that $38,000.”

With all this, the couple is grateful to have a place to call home and are trying to put what they see as a bitter experience behind them. “We could go after these people, but for the emotions involved, it almost seems like its not worth it,” Hamer says. “We always deal straight. It was a big shock to realize that everybody you had to deal with in your day-to-day life was trying to get over on you.”

**KEEPING IT SIMPLE**

**IN THE CITY**

Ivan Castaño

Greg Matsumoto (not his real name), who works in publishing, sits among the crowd at the Big Cup coffee shop in Manhattan’s Chelsea and muses on his finances.

“Like most people in the industry, I am very underpaid,” says the 30-year-old advertising and publicity manager at a Manhattan-based magazine.
Matsumoto, who graduated from Brown University and has a master's degree from the University of California at Santa Cruz, moved to New York eight years ago, hoping to benefit from the myriad career opportunities, and gay-friendliness, the city has to offer.

But after eight years of working at several publishing jobs — with Random House and Simon & Schuster, to name just two — Matsumoto says he's still a long way from landing the job, or income, of his dreams.

It's not that he craves luxury — that's not his style, he says. But while he doesn't need "five cars and two houses" to make him happy, he explains, he is more than $25,000 in debt and must live paycheck-to-paycheck while working hard at trying to control his expenses.

"I eat real cheap and have all the inexpensive places scoped out; that's the way I budget myself," says Matsumoto, who lives with roommates in a small three-bedroom apartment in the Flatbush section of Brooklyn. And he stretches his aftertax salary of $19,000 a year to cover what he calls "the essentials" — $500 monthly rent, $350 for credit-card balances and bills, $160 for monthly entertainment, $12 a day for food and transportation and $150 for monthly psychotherapy.

Matsumoto says that even with his debt, it wouldn't take much of a salary boost to make up for his current austerity. About $40,000 to $60,000 would do — "for some new clothes, my own apartment, lots of traveling and time to retreat for some peace and writing," he says, gulping down some more coffee.

To achieve this desired income hike, Matsumoto says, he plans to leave his current employer as soon as he can to join an Internet/new media operation where he can work as a marketing and advertising guru. "A lot of developments are being made in that industry that will shape the world," he says enthusiastically.

Such work would create both excitement and money for him, Matsumoto says, but he can live well on a modest salary — in part, he believes because of his sexual orientation.

"For gays, there are less expenses to worry about," he says, referring to the costs of supporting a family and children, "and more money can go toward one's self-needs and pleasures."

But while Matsumoto claims that being gay carries with it the potential for being able to enjoy extra cash, he says that he would rather stay as simple and down-to-earth as his fourth-generation Japanese parents, who raised him in his native Hawaii. He describes his parents as "very simple people who have always dwelled on servicing others in their community."

A lifestyle that combines such simplicity with a measure of creature comfort is what Matsumoto hopes to achieve for himself someday. "I don't need fashionable clothes and leather couches," he says, explaining that even after he makes more money, "I might still go to Ikea or Salvation Army once in a while."

Belinda Krejci

Heriberto Sanchez is on the road to financial recovery. After more than 20 years of depending on public assistance or stealing from others, the 44-year-old is finally getting his act together. He has been heroin-free for over two years and with the help of the Salvation Army in Pennsylvania, he has learned the value of a hard day's work, how to save, and how it feels to own something he didn't steal but instead purchased with his own money.

Every day, people make the decision to kick drugs. Like most, Sanchez had a therapeutic moment that made him realize enough was enough. "One day, as I was about to get high, I saw my reflection in a window and couldn't believe it," says Sanchez. "I was dirty, homeless and didn't have a pot to piss in. I realized it was time to change." About a week later he signed himself into a Salvation Army-run drug rehabilitation program.

"I knew the road would be hard," says Sanchez. "I also knew that it would be for the best." After cleaning himself up and securing a permanent bed in a
Salvation Army home, Sanchez began to search for a job. He went on countless interviews for positions ranging from dishwasher to office clerk. He received countless rejections.

“No one wants an ex-junkie,” he says. “Those who may have thought about giving me a chance quickly lost that idea when they saw my arrest record.”

Just as Sanchez was about to lose all hope, the Salvation Army helped. They gave him a job at the shelter for $5.25 an hour, enough to start saving some money.

“I learned how to put myself on a budget and was even able to have a little left over and start a bank account,” says Sanchez proudly.

After about eight months of being clean, he began to speak with other men at the shelter, explaining to them his situation and how he was trying to overcome it. Shelter administrators took notice and eventually offered Sanchez a consulting position at another rehabilitation facility.

“They started paying me $75 a day when they needed my services,” says Sanchez. After saving about $1,500, Sanchez moved from the home and into a studio apartment that rented for $250 a month. His salary was increased to $125 a day and he averaged four days of work a week. He began to read up on different investment opportunities and decided to invest in a mutual fund with Charles Schwab, the discount brokerage firm.

“Every week I have my job I put 25 percent of my check directly into my mutual fund account,” says Sanchez. “This way I know that when I’m too old to work, I’ll still have a little something to fall back on.”

Today, Sanchez no longer works as a door clerk at the Salvation Army’s shelter. He is a consultant — with a car. (With the help of his sister as a co-signer, Sanchez has leased a 1995 Plymouth Neon.)

He is also taking some night classes at an adult development center, which is helping him develop his interpersonal skills. This, he hopes, will help him obtain a higher-paying position at the rehabilitation facility. “With that extra money, I plan on getting a secured credit card, which will also help me build a credit history,” says Sanchez.

This onetime drug addict is now optimistic about his financial future. “Even though I’m older, I still hope one day to start a family and maybe even purchase a house,” he says. “I know that may sound farfetched, but if you take everything one step at a time, stick to your budget, and pay your bills on time, you’ll develop good credit. With good credit, my dreams may be able to come true.”

**STOCK PICKING: IT’S CHILD’S PLAY**

Adam Levy

“Sure, I am a bull,” says David Schwartz. “After all, how can you make any money being a bear?” Schwartz (not his real name), a longtime investor, has always taken an optimistic approach to investing. This approach has allowed this 31-year-old part-time investor and full-time diamond dealer to continue his success in the market. Through all the tough times that Schwartz has faced, he has always maintained his optimism.

Schwartz’s adventures in investing started when he was 13. After he received nearly $15,000 in bar mitzvah presents, his parents put the money into a savings account. But after hearing about family members who had money growing in the stock market, Schwartz pleaded with his parents to let him invest.

“My parents were incredible bears, and I was very bull,” says Schwartz. It was his Uncle Jerry, a stock broker, who convinced his parents to let their son begin to experiment with the market.

But first he did some homework. By 16, he had developed a model to track six stocks he wanted to invest in. He did this for a year. Each day he would note the stock prices and plot them on a graph. At the end of a year, he had recorded a theoretical gain of 42 percent, 13 percent more than his Uncle Jerry. So, his parents allowed him to plunge into the market — though they insisted he take the advice of his uncle.
It seemed to the young Schwartz that his money would just continue to grow. Then came Black Monday — the market crash of October, 1987. Schwartz's stock portfolio lost 30 percent of its value in a few hours. "I was devastated, the news hit me like a ton of bricks," he said. "I was 20 and in college at the time and I couldn't believe it. $20,000 got flushed down the toilet."

But Schwartz recovered quickly and decided to change his approach to the market. He looked for guidance, to Warren Buffett, whose famously successful investments are made through Berkshire Hathaway, the company he chairs. It is Buffett's philosophy, Schwartz quotes, that "the key to picking good stocks is finding a company that produces something that we all need to survive."

Schwartz looked into many companies that might fit this description, but nothing substantial came out of his investigations. Then, in 1990, when it appeared that his glory days in the market were over, he got a lucky break.

One day, he happened to get into conversation with two cousins, both graduates of the Massachusetts Institute of Technology and both working with computers. One of them raved about a company called Intel and told Schwartz he should invest in it.

After a few months of research, Schwartz decided to give the computer-chip maker a shot. "I bought in pretty small at first," he said. "After I saw it was performing nicely, I bought in heavily, making Intel around 55 percent of my portfolio. The returns were astounding. If I could go back, I would have made it 100 percent of my portfolio."

(At his last calculation, with all the splits and gains, Schwartz figures he has bought Intel at an adjusted share price of $11. Over the past year, the stock has traded as high as $143.)

Then, Schwartz began raising money to buy more stock. "Around six years ago, I started to receive offers in the mail for credit cards with over $10,000 in credit lines at interest rates of under 5 percent for six months," he says. "The offer was too good to be true; I began to invest with two credit cards. I planned to transfer balances to new cards every six months. My gains were
well above the interest rates so I was very pleased."

In 1996, Schwartz pulled out some of his gains as a downpayment on a two-bedroom apartment on Sutton Place. A few months later he met Evelyn. Things could not have been better.

But so far, Schwartz has turned out to have better luck with his returns than with romance.

Before they wed, he and Evelyn decided that whatever assets and debts they had before the marriage would remain their own. All new assets and debts would be shared. They admitted to each other that they each had credit card debts in excess of $25,000 — Schwartz for his stock buys, Evelyn for her clothing purchases. Evelyn thought her husband should pay her credit card debts; her husband thought otherwise. After only two years, they went their separate ways.

"I sometimes wonder whether we would have had a better shot at making the marriage work if I had been less fortunate," says Schwartz. "Then again, maybe she would not have even been interested in me had it not been for the money."

"Truly if you can make it here, you can make it anywhere." These were the sentiments expressed by 43-year-old Joyce Green (not her real name) when asked how she was surviving life in the Big Apple. Having made it through a tumultuous beginning, Green is back on her feet again.

Her problems started when she met the love of her life while on vacation.

In the summer of 1994, Green, who was born in the Bahamas, was vacationing with friends in New York. That was when she met the man she would marry. Milton Green (not his real name), then 42, was a handsome fellow of Bahamian descent who had emi-
grated to New York many years ago. He lived on the Upper East Side of Manhattan and had a more than comfortable job in a plush hotel near JFK airport.

Joyce, then 40, and her new love enjoyed a whirlwind courtship that resulted in her leaving her island in the sun, and her financially well-off family, for the lights of Time Square. Within three months, she unconventionally popped the question, and Milton said “yes.”

Joyce’s new life was exciting at first. Money was no object, and Bloomingdale’s was a block away. She lived in New York as she was accustomed to living in the Bahamas. “Life was never hard for me at home,” acknowledged Joyce, who is the oldest of six children. Indeed, in her adult life in the Bahamas, she owned four apartments as investments, a good car, and an extensive wardrobe, all on a public-school teacher’s salary.

After six weeks in New York City, Joyce found out that she was pregnant. She shopped tirelessly for maternity and baby clothing in the finest stores. Her credit-card debt began to mount, and her frequent calls to the Bahamas brought average phone bills of $700 a month. Unable to get a teaching job right away because of minor immigration-status problems, she filled her hours with even more shopping.

Within two years, all the pleasure turned to pain. Joyce’s husband began spending weeks at home because of a back problem, then quit his job (without telling his wife at first). By then Joyce was a teacher at a Catholic school in Harlem, so the family did not immediately feel the financial blow.

But the two were unable to erase the habits of living in luxury. Joyce’s desire to own a home led to the family’s moving out of their $1,500-a-month, one-bedroom apartment in the city. They rented a three-bedroom house for the same amount on Long Island, with an option to buy.

However, their debt now mounting, to escape the wrath of creditors, Joyce and Milton used only a post office box as a forwarding address.

Milton, who always wanted to start his own business, opened a catering company. His business was a flop — his first, last and only contract was with the commissary at Joyce’s school — and Milton abandoned the company within the year. This failure exacerbated the Greens’ financial problems. It also dampened Milton’s attitude toward working.

Unable to pay their hefty rent, or to buy their home (because of credit problems), the Greens moved into a three-family house in Queens for which they paid only $850 a month in rent. “If you have bad credit in the U.S., a dog is better off than you are,” says Joyce. “I started off with A+ credit when I first came, but now I’m in trouble.”

Joyce now needed a car to save on bus and train fares to and from Harlem each day. Her take-home pay was less than $18,000 a year, but she somehow managed to finance a small used car. Milton, without a job to go to, stayed in bed all day.

“He would not even keep the baby to save on day-care, clean the house or make dinner,” Joyce says. “But he always had some bright idea to start a new business. We didn’t have money for that.”

The Greens were just able to meet their expenses on Joyce’s teacher’s salary. Joyce by this time had already sold off two of her apartments in the Bahamas and was relying on the rent of the other two to sustain the units’ mortgage payments. To save on daycare costs, during the summer she would send her son to the Bahamas so her mother could babysit. This allowed Joyce to work odd jobs during the long school holidays.

Milton, meanwhile, worked odd jobs the year round. He opened a booth at a flea market in Queens and joined a temp agency that found him jobs as a waiter from time to time. “He told me he didn’t want to work from nine to five or have to work weekends anymore,” Joyce says. “But I couldn’t understand what he wanted to do. We have a three year old, and he has a child from a previous marriage.”

With all this, Joyce’s spirit just about broke. “I told Milton that we should move home with my parents for a couple of years to get on track and pay up some bills,” she remembers. “But he didn’t want to leave the
States.” Joyce says her husband seemed happy with the idea of her paying the majority of the couple’s bills.

This situation might have sent anyone home to where life was easier. But today, like the phoenix rising from the ashes, Joyce is trying hard to recover and get ahead. She is now working on a master’s degree in education, with tuition paid by the Catholic school where she teaches. And she is planning to get her New York State teaching license so that eventually she can teach at one of the city’s public schools, where the benefits and salaries are better.

She vows to be solvent once again. “For my child I will make it work,” she says. “I must make it work.”

A TOUGH COURSE IN SELF-RELIANCE

Monyne Bowman

Two years ago, life wasn’t a bed of roses for 27-year-old Richard Johnson (not his real name). “I was in hell looking for a glass of cold water,” said Johnson. “I had just come back into the country. I was locked up in the Caribbean — good thing I don’t have a criminal record here — but still I had lost everything I owned and I was living with my mother. I couldn’t find a job and I was really depressed.”

Johnson, with about a year and a half of college completed a decade ago, thought about joining the Job Corps, a national program that trains poor, out-of-school youth in a variety of skills. But he abandoned the idea once a friend explained to him from experience what the Job Corps was really like.

“They put you in a cheesy dormitory with no privacy in the middle of nowhere,” he says his friend told him. “They feed you government rations and work you everyday.” Johnson says that while he knows that the Job Corps is “really about what you put into it,” he has also heard that some of the other participants can harass or “really make it difficult for you.”

To Johnson, whose jail term was the result of a drug-related offense, the options seemed to be running out. He tried to get ahead, and to support his five-year-old son from a previous relationship, but couldn’t.

“My mother was putting a lot of pressure on me to get a job, but it was very difficult for me,” he said. “Everyday I went out putting in applications. I had at least one interview every week, but I couldn’t get a job.”

Finally, Johnson came to the end of his rope. “I had a few dollars saved up but money disappears real fast when there isn’t any coming in to replace it,” he said. He applied for public assistance and says that dealing with the red tape and demeaning processes associated with welfare made him determined to make his life better. “Going through the system was what convinced me that I had to get my life together,” he said.

At the same time, he says, he began to realize that many of his problems were caused by how he felt about himself. “I realized that I wasn’t getting anywhere because of me,” said Johnson. “It was my attitude. I was holding myself back. I wasn’t getting any jobs because I didn’t believe in myself, so how could the employers believe in me?”

After living hand to mouth and at the mercy of a public assistance program for about three months, Johnson decided to go back to school. “My case worker suggested I go back to college,” he said. The idea, he said, was “to turn my life around so that I would not have to go back to public assistance.”

So — still on welfare, temporarily — Johnson re-enrolled at Baruch College, the school that he had left 10 years earlier, and used the welfare system to try to make ends meet while studying. “I received about $150 a month in cash and around $200 in food stamps,” said Johnson. “Living with my mom, it was enough to survive.”

Johnson says he was thinking about his son when he decided to try to graduate. “I felt that I was making a short-term sacrifice for a long-term gain,” he said. “We might not have everything now, but when I am done I’m going to make sure he has the world at his feet.”

The plan worked well until John received a letter from WEP, the Welfare Employment Program, which
requires recipients to work for their benefits. “I couldn’t work the WEP and go to school full time,” said Johnson.

So Johnson abandoned public assistance entirely and acquired a job on campus through work-study. He also received a package of student loans, including a Pell Grant, a Baruch grant and other private and public loans. “It works out to about $5,000 a semester,” he said. “Although I’ll have to pay the loans back, if it wasn’t for the financial aid I wouldn’t be able to do this.”

Johnson looks forward to completing his degree in marketing, and he has learned to budget himself so that the money he receives from work-study and his loans lasts from semester to semester.

Like so many other students, Johnson feels that college will be instrumental in his attaining financial stability. “It was really hard,” he said. “But now, I feel I’m on the highway to heaven. Just like that show with Michael Landon.”

Johnson knows there may still be some hard times ahead. “I’m not completely out of my hell yet,” he said. “I figured out it isn’t worth it trying to find a cold glass of water. What you need to do is find a way out.”

**Into Blue Chips from Boyhood**

Desmond Mohan

At the age of 17, while most teenagers worried about dating or choosing the right college, Frank Mastromauro 3d, a project manager at the New York City Department of Environmental Protection Agency, began reading books about financial security.

“I wanted to retire early and comfortably,” Mastromauro says, “plus I wanted to supplement my income by making my money work for me.”

It was this belief that prompted Mastromauro to create a financial portfolio that would help achieve his goal. Now, at the age of 21 and just graduating from Polytechnic University, Mastromauro has amassed tens of thousands of dollars by investing.

Most of that money is invested in blue-chip stocks
such as I.B.M., Merck and Cisco, as well as in such smaller companies as Brightpoint Cellular and Pride International, an offshore oil company. Mastromauro also holds a sub-portfolio in purely high-tech companies: After reading an article in Barron's magazine, he began investing in enterprises attempting to fix problems such as the year 2000, or Y2K, "bug."

For the most part, Mastromauro maintains his investment portfolio through a discount broker. And although there has been an influx of companies that provide stock trading through the Internet, Mastromauro has decided that he will not go that route.

"At work, I don't have access to the Internet," he says, "so it would be impossible for me to keep track of my stocks. Plus, I'm the type of person who requires all pertinent information to be available to me at all times. Since I don't have that information available to me at work, it would make it hard for me to make judgments on my investment."

Of course, Mastromauro adds, sometimes even having all the information is not enough. External factors, such as the Asian market crisis, have put a dent in Mastromauro's portfolio. "One of the main problems with the crisis," he says, "was that people perceived this event as affecting the market badly. Therefore, you got a lot of guys out there who became scared and that in turn created an adverse effect on the market."

His investments in technology stocks have been hit the worst, bringing down his portfolio by a few thousand dollars. Mastromauro accepts this in stride since he has a high risk tolerance. However, he is now contemplating investing in lower-risk instruments, such as corporate or government bonds.

The interest in investing, says Mastromauro, stemmed — in different ways — from his family, friends and acquaintances, as well as from curiosity. His parents have invested their money in stocks for years, and this practice heavily influenced him, he says. But it was seeing how friends and acquaintances were throwing away their money rather than saving that affected
Mastromauro the most.

“When I was 19, my girlfriend and I were having dinner with a couple in their late 20s,” he recalls. “The couple had really good jobs but they told me how they didn’t have money to save, just enough to survive. However, they chose to pay the entire $200 bill.” Mastromauro says he remembers thinking, “How can they expect to save when they spend their money so wastefully?”

His ability to tend to details and to plan for the future also helps Mastromauro. While some people have trouble balancing their checkbooks, he is able to maintain a steady financial ground by budgeting.

“I love lists, which is why I’ve been keeping a budget for years,” he says. “A lot of my friends are not able to keep a budget because of the way they view money. If they put $50 aside, they don’t see that as saving $50, they see it as spending $50.”

Currently, he says, about 7.5 percent of every paycheck goes to his retirement fund and $2,000 a year goes into his Roth IRA retirement account.

And, he says, he does not make frivolous purchases. (The exception is a car, a Lexus GS300, which he bought as a “self-gift” for graduating from college.)

“If you live below your means, you’ll always be safe,” says Mastromauro, adding that many young people are in debt because of the barrage of product advertising in American society. “Most people are susceptible and end up making extravagant purchases when they should be saving for the future,” he says.

To this day, Mastromauro says, he still tries to extol the virtues of saving money and investing to his friends.

“At first they all thought it was a joke,” he says. “But now they are impressed that I have come this far.” His friends still refuse to invest, he says, and this is unfortunate. “People need to get away from ‘savings account mentality,’” he says, “and let their money work for them.”
It is definitely the way to go,” says Genni Wraight, a Baruch College student, originally from Australia, when asked if she would use an online brokerage firm in the future to trade securities. She manages her account at an Australian online brokerage firm from here in New York. “It is very convenient,” she says. Many other investors, young and old, seem to agree. They are discarding their personal brokers for a less personal, but more interactive online brokerage accounts.

Online trading is most certainly booming. According to International Data Corp., a leading global information technology research firm, in 1998, online brokers had $1.28 billion in transaction-based revenue and will generate over $6 billion by 2002. The number of online brokerage accounts grew by 73 percent in the same period, to 6.4 million. IDC forecasts that there will be over 24 million accounts by the end of 2002. Companies like Charles Schwab & Co., E*Trade Securities, Datek Online, and DLJ Direct, have become very popular over the last three years and seem to have opened a new market segment for the brokerage industry.

The Internet has brought the ability to trade on Wall Street into living rooms, bedrooms and even college library study booths. On the other hand, knowledge of economics and personal finance principles has not necessarily kept up with the technology. For those who know more about using a web browser than about the meaning of the price-earnings ratios of the securities they are buying, there is a great risk of falling into an invest-quick-and-lose-it-all trap.

That is why online trading companies now provide more information and more analysis of securities and markets on their web sites, for lower fees, than most traditional brokers can offer. Most online brokers charge about $15 per trade and require a $2000 minimum investment to open an account. Analyst reports, charts and lists of the most attractive securities are usually free. “I can get more information off the Internet than I can off my own system,” Mike D’Epagnier, an account executive with United Securities, a traditional brokerage firm in Brighton, Colo., told The Denver Post.

That sounds nice and jolly, but more thoughtful investors may ask: “Are there any hidden costs or backstabbing small print in an online trading agreement? Are the prices as good as they seem? Is the execution consistent?” According to supporters, the answers are “no,” “no” and “yes.” Unless you invest in a volatile stock, there are not too many surprises, some experts say. “The prices you see quoted are the prices you get,” says Bill Burnham, an analyst who deals with the online brokerage industry at Piper Jaffray, Minneapolis, one of the nation’s premier financial services firms. An online survey conducted in 1998 by the Chicago-based American Association of Individual Investors, revealed that investors were pleased with the services offered by online brokers. In fact, only about 5 percent of the 350 people surveyed were dissatisfied with some part of service they received.
However, many analysts argue that there is a downside to online trading. The time-honored way to make money with stocks is to buy them and hold them for a long time. You can do this electronically too, but the low trading costs and the interactivity of online trading makes frequent buying and selling irresistible. A 1998 study by University of California finance professors Brad M. Barber and Terrance Odean examined 64,715 investors’ discount brokerage accounts and concluded that those who did the least trading earned 75 percent higher returns than those who did the most trading. Barber and Odean also went on to say, “trading is hazardous to your wealth.” Even at commissions as low as $8 a trade, these transaction costs reduce profits. And taxes on short-term gains are high. Furthermore, “day trading,” the practice of buying stocks for the purpose of quickly selling them, usually within the same day in hope of a quick profit, more closely resembles gambling at a casino than serious investing since fear and greed can dictate actions more than logic.

Online brokerage firms do not have headquarters that are as flashy as casinos, but they do make considerable profits. Charles Schwab & Co., the San Francisco-based company that invented the discount brokerage business several decades ago, is now the leader of the online brokerage industry. The company began offering online trading services in 1996, when investors still had to send a paper check via “snail-mail” to open an account. According to an online trading report by Piper Jaffray Inc., Schwab had a 30 percent share of the online trading market at the end of 1998, well ahead of the 11 percent share held by the second largest firm, E*Trade. Schwab reported that it reached 2 million online accounts in the third quarter of 1998, just a year after reaching 1 million. Online trades accounted for 54 percent of Schwab’s total trades in the quarter, up from 39 percent in 1997.

Schwab’s net income in the quarter ended September 30, 1998 increased to $97.8 million, up 28 percent from $76.5 million a year earlier.

Even though Schwab is also leading the way in providing a more interactive service to customers, online trading may not be the best choice for every investor. After all, the highest rationale for using an online service is low commissions. As the outright industry leader, Schwab is able to charge higher prices than its competitors. Its current commission is $29.95 per trade for the standard 1000 to 5000 shares. There are now over 100 online brokers with even lower commissions. Ameritrade, for example, charges $8 a trade, even for more than 10,000 shares.

Despite the ease and convenience of online trading, many Wall Street analysts are disturbed by service disruptions investors have experienced recently in part because of high volumes of traffic with online firms. Last February, New York Attorney General Eliot Spitzer launched an inquiry into the online trading industry in response to over 50 complaints filed by users who were dissatisfied with their service. Users reported system crashes, long delays in executing orders and other technical problems. “If these firms can’t handle the volume of trades right now, what can we expect, with more and more online trades taking place, if there’s another market correction?” asked Spitzer, in a Newsday interview.

Indeed, online trading has not been booming long enough to experience a serious market crash, which usually carries with it record-breaking trading volumes. No one knows what will happen if or when online trading is extended to international stock exchanges, including emerging markets like South America and Eastern Europe. Trading over the Internet is still in need of some fine-tuning. That is why some traditional discount brokerages do not see the online industry as a serious threat.

“I guess I still prefer dealing with a ‘live’ broker to be sure the trade is really taken care of in a timely manner,” says Kathryn Gamboroni, a graduate student at Baruch College. On the other hand, investors like Scott Metsch, a student majoring in finance, say they will keep trading online in the future because “previous experiences have been good.”
The lights go down; a sudden hush washes over the diners seated at the small circular tables carefully arranged around the cavernous main stage. The entire room swells with an almost palpable air of expectancy, spreading like a contagion, engulfing first the audience, then the bustling wait staff and finally overtaking the serious but welcoming faces of management. Suddenly, a single lonely spotlight blazes out of nowhere, illuminating the depths of the stage; not a sound can be heard.

"A-a-awright cats — on the dance floor, on the double!" comes the gleeful summons from George Gee, leader of The Make Believe Ballroom Orchestra, the house band at Swing 46, midtown Manhattan’s hottest all-swing dance club. The house lights flash to life as couples bent on losing themselves in the ritual of the dance rush to the floor, and the merry chatter of several hundred couples instantly reclaims the room.

Sound like fun? Wish you could’ve been there? Well, you can! The Swing Era is alive and jivin’ in Manhattan, thanks to a pop music trend that’s sweeping the nation — again. Dust off your zoot suit and polish up your wing tips; swing music is back, daddy-o!

A jazz/jump-blues hybrid favoring snappy orchestral arrangements and heavy improvisation, swing music has recently begun to reemerge on the East and West coasts as a toe-tappin’, crowd-pleasing favorite. Combining the '90s rock mentality and modern technology with the unfailing musicianship and style of the '30s and '40s, neo-swing has arrived in a big way.

Clubs like Swing 46 are becoming the new hot spots for trendy, fun-seeking New Yorkers. Although it’s the only all-swing club in the city to date, many other area nightclubs are beginning to follow suit, offering swing nights and performances for their patrons. The Supper Club on West 47th Street boasts a 16-piece big band in an “All New 1940’s Revue,” advertising “Late Night Swing Until 4 a.m.” weekly. The celebrity-saturated hot spot, Life, features “Jittersauce Jam” every Friday, with cash-prize swing-dance competitions. Tramps on West 21st Street, famous for great blues, funk and country music, does a double-swing whammy with a regular swing dance party on Wednesday nights and “Hawaiian Swing” on Tuesday evenings. Mega-youth magnet Webster Hall presented the grand opening of the club’s “Swing Mania Saturday” party this past November.
The media have indeed proven themselves more than ready to jump on the big-band bandwagon. Starting in the early '90s, movies like Swing Kids and Strictly Ballroom, and perhaps most notably 1997's Swingers, emphasized the neo-swing groove. Buick recently ran a "Swing '99" price-promotion commercial on television and the Gap retail chain has featured kids swingin' in its now-familiar khakis television commercial.

Retail music sales are booming as well, with the three most popular neo-swing bands — The Brian Setzer Orchestra (which records on PolyGram's Interscope label), Big Bad Voodoo Daddy (on Capitol Records' Coolsville label) and the Cherry-Poppin' Daddies (Mojo/Universal) — all having releases that have gone certified gold.

Chuck Olinier, radio promoter for Left Bank Management in Hollywood, which represents and manages artists, notes that Swing music started filtering into popular radio early last year. "Cherry-Poppin' Daddies was the first quote-unquote 'swing' band to cross over to alternative radio," he says, noting that Zoot Suit Riot, the group's album, came out at the start of 1998.

In addition to dance parties, many clubs are offering swing dance lessons, often at no additional charge to the patrons. XIT, formerly Denim and Diamonds, on Lexington Avenue, has swing night every Thursday evening for the guys and gals to groove, and Club NYC in Long Island City offers lessons as well as swing tournaments for avid fans.

Dance instruction schools, many of which have always offered swing lessons, are enjoying expanded enrollment in all age groups. Rebecca Sweet, a dance adviser at Manhattan's DanceSport studios, reports that people from 16 to 60-plus have been signing up in droves to attend one of the over 100 swing classes offered. Lessons are about $20 each, with rates varying for skill level and attendance frequency. Sweet attributes the steady increase in enrollment to "a lot of movies, television commercials, magazines and newspapers" that are all weighing in to make swing more popular.

Yuval Hod and Nathalie Gomes, professional swing dancers, mingle with the patrons at The Supper Club.
Dressing the part from A to Zoot

We've seen it in movies like Swingers and Swing Kids. We've seen it in the Dr. Pepper commercial, where Ian Ziering of Beverly Hills 90210 wears a zoot suit and a gangster brim hat, and in the Gap ad, where khaki-clad youngsters jitterbug joyfully.

It's the Swing phenomenon, the retro-dance craze that is dominating the social scene. But participants are not only learning the dances, they're looking the part. With swing, says Nathan Guerra, web designer of ESwing.com, a site that tracks the trend, there's "an intrinsic link between the music, the dance and the fashion."

The timing is right for swing fashion, says Elizabeth Blumberg, an editor for fashion-trade publications at Fairchild Publications, including Women's Wear Daily and Footwear News. "It's the post-grunge period and people want elegance," she says. "They're looking for style and glamour."

So for those who want to get into the swing of things with the right wardrobe, here are some bottom-to-top hints.

First, before you endeavor to learn that lindy hop, boogie woogie or jitterbug, you'll need the proper footwear. "Comfort is definitely important, especially if you're going to dance all night," says Blumberg. "There's usually a lot of jumping around." So look for shoes that are lightweight, flexible, non-slip and padded at the ball of the foot.

Two-toned black-and-white shoes are popular with both men and women. But guys also like wing tips, cap toes (which have a horizontal line across the tip of the shoe) and high-top "biscuits," which graze the ankle. Women are also going for thick-heeled Mary Janes (bobby socks optional) and Cuban heels, which are broad, not too high and curved along the back.

For bodywear, men are choosing zoot suits (those broad-shouldered, oversized jackets that are worn over high-waisted baggy pants). Accessories include chains, which hang from the waist, and suspenders.

The ladies wear '40s-era waist-accenutuating dresses if they want to be sultry and sophisticated. Or, to get that girlish look, they put on a loose top or sweater set, along with a straight pencil skirt or knee-length flared skirt.

Of course, the swing look would not be complete without the right hats — or hair. For men, there's the zoot-suit tango (a wide-brimmed hat), the narrower gangster brim or the pork pie (think Clark Johnson, the actor who plays Detective Meldrick Lewis on television's Homicide). These hats all bend slightly downwards in the front and upwards in the back. Look for a snug fit — the hat is supposed to stay on while you dance.

For women, retro-styled hair or just a formal "do" will do. "Young women are going out and getting their hair done instead of having that I-haven't-washed-my-hair-in-30-days look," says Blumberg.

So where can you find these fashions? There are websites for ordering vintage patterns and clothes. (For a list of vendors, go to www.scf.usc.edu/~vandeuse/swing/style.htm).

And check your local thrift or vintage store. Here in New York, you may have to check in regularly with a shop to see if Swing-era fashions are available. "They're very limited," says Ruth Joseph, manager of the 17th Street Thrift Shop in Manhattan, "so whenever we get them, they sell out quickly."

— Cherisse Constant
Oliner notes that the crossover to alternative spread over the course of 1998 to modern adult contemporary, adult alternative, and eventually, to Top 40/pop radio formats — often the key to breaking new artists and sounds.

Many record labels are signing neo-swing bands in an effort to cash in on the trend’s growing popularity and to have a product in the marketplace before the trend becomes an all-out rage across the country. Oliner says that the top priority at Beyond Music, Left Bank’s record label division, is a band called Blue Plate Special.

Royalty Records in New York City went one step further and started a new label solely dedicated to swing music. The imprint, Daddy-O Records, began as a joint venture between Dave R., co-founder and vice-president of A&R at Royalty Records, and Eric Weiss, a music industry veteran who manages rock acts like Fuzzbubble and Electric Frankenstein.

Weiss, who also handles promotion for Kato Records in the New York area, runs down Daddy-O’s roster: “There’s Set ‘Em Up Joe, Ron Sunshine and Full Swing,” he says. “We’re working on the Fedoras [Nick Palumbo and the Flipped Fedoras]. There’s a band called the Delegates we’re listening to in New York.”

Swinging Christmas, which hit the streets last October as Daddy-O’s first release, is a holiday neo-swing compilation featuring top new bands from the East and West coasts. Advance orders for the discs, with a suggested retail price of $15.98, reached 5,000 or so in the first weeks following its release, Weiss says.

Mail-order music mogul Columbia House picked up on the swing revival last winter and and issued a special “Swing!” insert in its November mailing. The full-color pamphlet features both neo-swing acts like the Cherry-Poppin’ Daddies and the Brian Setzer Orchestra, and original swing masters such as Cab Calloway, Duke Ellington and Louis Jordan.

So why are record companies eager to invest in a trend whose current popularity is largely still on the East and West coasts? Because swing music has the potential to be much more than just this year’s fad.

**Not Just Music, A Lifestyle**

Many of the elements that contributed to swing’s initial success in the 1930s and 1940s are re-appearing along with the music. Oliner explains that what makes neo-swing unique is the fact that it is the revival of an entire lifestyle, harkening back to an era which he says included “not just the music, it included dancing, it included bars, fashion, everything.”

This tendency lowers the age demographics of consumers. “You’ve now got teenagers taking swing lessons, going to bars, drinking martinis, smoking cigars, dressing up, going to clubs,” he says. “So the demographics right now run from 18 to 54.”

Daddy-O’s Weiss concurs. “There’s such a huge market, and it’s appealing now to junior high school kids and people in their 60s,” he says. “It’s everybody,

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**This page:** The Supper Club’s 16-piece band.

**Right page:** On weekend nights, dancers can swing at The Supper Club, on West 47th Street, until 4 a.m.
really, it’s so huge.” Weiss adds that “that’s the greatest thing about it. I go to these [swing] shows and I see junior high school kids and senior citizens knowing the same songs.”

Wide demographic appeal has the potential to generate wide sales and dramatically increased sales forecasts, and profit potential of the neo-swing revival is very attractive to the music industry, which is now experiencing a lag between new trends.

The music scene of the late ’80s and early ’90s was dominated by Heavy Metal music. The Alternative genre ruled during the mid to late ’90s, but has been on the decline for the past couple of years. So record companies are eagerly trying to anticipate the next hot new trend and fill music-store shelves with artists representing the next big thing.

Will swing be that next big thing? An Internet poll conducted by Billboard Magazine Online last November asked visitors to the site, “What do you think will be the next major musical trend?” Most people were unsure. The largest chunk of readers, 25.4 percent of the total 2,963 voters tallied, answered “none of the above” when presented with a list of choices that did not include swing — indicating a void just waiting to be filled.

But many music industry taste-makers and avid swingsters are betting that the next “something big” will be the neo-swing revival, and they may be right. Combine hot new artists, wide demographic appeal and a consumer market hungry for a new craze, and you’ve got all the makings of a new trend ready to take America by storm. So don’t be a square! Eyeball some hep cats at your local gin joint and sta-a-a-a-art swingin’, guys and gals!

For information on what’s swingin’ in the Big Apple and elsewhere, check out the following web sites:

Swing46, dance club: www.NYC-Swing.com
DanceSport dance studio: www.dancesport.com
Billboard Magazine: www.billboard.com
CBS mail-order music: www.columbiaphouse.com
Hop, Swing & Jump, dance instruction:
www.hopswingjump.com
GERON Invests in IMMORTALITY

A Search for the Fountain of Youth — and the Right Venture Capitalists

by Jonathan Caronia

Life follows a seemingly immutable path: birth, growth, maturing, aging, and finally, death. Throughout the ages, mere mortals, from medieval European alchemists to Chinese Taoist sages to Ponce de Leon, have sought the keys to immortality.

But, today, who would dare dispute the fact that an organism must grow old and die?

In the January 1, 1999 issue of Nature Genetics, a brazen group of researchers published a study that directly challenges many of our long-held beliefs regarding aging. They claim to have found a way to reproduce human tissue cells indefinitely, leading to cellular immortality.

The scientists were working for The Geron Corporation (from the Greek for “old man”), founded in 1992 by Dr. Michael D. West, a cell biologist who
dropped out of medical school to pursue what was, at the time, a radical theory of cellular aging. Investors, led by venture capital firm Kleiner Perkins, gave West $7.5 million to start the company.

With three additional rounds of private financing, the company raised a total of $42 million and then took in an additional $18.5 million when it went public in 1996. Since then, the stock of Geron has shot through the roof every time it has announced a major discovery. In November 1998, when the culturing of human embryonic stem cells was publicized, Geron moved 33 million shares in one afternoon, seeing its stock rise 74 percent to $17.19 per share, and at one point hitting $30.69.

Huge jumps in stock prices following scientific announcements are common in the biotechnology industry, where most of the 300 or so major players have yet to post profits. "There is a great deal of risk, but ultimately, there is a great potential for profit,"

At the Florida biotech firm, revolutionary cell research but "no timetable for becoming profitable."
says Terry G. McGuire, a general partner at Polaris Venture Partners.

Biotechnology’s potential is, however, just that, at least for the time being. Geron has not yet derived any products. Any would-be anti-cancer drugs or anti-degenerative-disease treatments are probably at least 10 years away, and will have to survive the tedious drug development process that derails 95 percent of all research efforts.

The firm reported a 25-cent-per-share loss for the third fiscal quarter of 1998, and has lost $38.4 million since 1994. When, or if, the company will become profitable is anyone’s guess. “There is no timetable for becoming profitable,” says Nancy Robinson, a specialist in investor and media relations at Geron.

Even though the company is not bringing in any profits, West’s research has yielded valuable insight into the genetic process that accounts for cellular replication and aging. By manipulating telomeres — the terminal ends of DNA — the researchers have been able to take human tissue cells well beyond their expected replicative ability, allowing them to regenerate indefinitely.

STILL AT THE PETRI-DISH LEVEL

Cells have the ability to divide into two genetically equivalent copies. As long as tissues replicate worn-out cells, the tissues themselves do not age. However, our cells — with the exception of cancer cells and stem cells — cannot divide forever. This is because the telomeres, which shorten with every division, will eventually reach a terminal length, after which the cell can no longer replicate itself, a state called senescence. After a cell becomes senescent, it is on the road to decay and eventual death.

What Geron’s scientists have discovered is that by synthesizing telomerase and injecting it into human cells, replicative ability can be extended indefinitely. However, cellular immortality is not the same thing as human immortality, and the company is quick to point out that the benefits it seeks deal with the fight against degenerative diseases, such as atherosclerosis, macular (eye) degeneration and AIDS. “We’re targeting specific age-related diseases, like atherosclerosis,” says Robinson. “Fighting these will indirectly increase lifespan.”

What about the possibility of these discoveries leading to human immortality? Robinson shrugs off the idea. “What we are doing now is really at the petri-dish level,” he says. “Geron’s hope is that its research will result in youthful cells replacing worn out or diseased cells.”

At present Geron has three major areas of research, all emerging from telomere manipulation. The first is telomerase expression — causing cells to replicate fur-
ther by injecting them with telomerase. Second, Ger
on is working on telomerase inhibition, with the hopes
that cancerous cells, which divide indefinitely, can be
turned off by inhibiting the telomerase that drives cel-
lular replication. Many scientists believe that it is the
expression of telomerase which drives cancer on its
fatal march.

It is the company’s third area of research that
brought so much media attention in November 1998.
Geron announced that its scientists had grown human
embryonic stem cells in a petri dish. Human embry-
onic stem cells, the primordial cells from which all tis-
sues develop, exist in a developing embryo. The stem
cells express telomerase, and are thus immortal.
Geron scientists are at present studying how the cells
become fated for specific function in the chemical
process that causes liver cells to differ from heart cells.
Scientists also know that it is only after cells differen-
tiate that they become mortal. They hope to be able to
influence the development of these cells, and culture
them in a laboratory. These cells could then be infused
with telomerase and implanted in diseased organs in
the body.

Geron has exclusive license for both the culture of
human embryonic stem cells and the synthesis of telom-
erase. But the company has to overcome ethical oppo-
sitions to its research. Since embryonic stem cells are
only present in early stage of human embryos, scientists
have to destroy the embryos to get the cells. So far the
company has obtained embryonic stem cells from un-
wanted embryos originally to be used in fertility
treatments, as well as from aborted fetuses.

Opposition comes from abortion opponents and
Catholic groups who find the way researchers obtain
the cells to be morally unacceptable. In February 1999,
when federal funding was approved to further the
research, 70 members of the House of Representatives
and seven Senators asked the Secretary of Health and
Human Services to rescind the ruling. But the National
Institutes of Health, the main provider of money for
U.S. medical research, says that because these lab-
grown stem cells don’t constitute an embryo, it is legal
for NIH to fund experiments.

Though scientists hope to use stem cells to learn
how cells “switch on” to form different bodily tissues,
the stem cells by themselves can’t grow into a person.
Geron points out that it has no interest in cloning
whole humans, only specific organs.

“It is not too unrealistic to say that this research
has the potential to revolutionize the practice of medi-
cine and improve the quality and length of life,” says
Harold A. Varmus, the director of the National
Institutes of Health. “There is almost no realm of med-
icine that might not be touched by this innovation.”
Twenty years ago, a young man — maybe my father — might walk out of his house and stroll to the park to greet his neighbors. In Loretto Park — really a large playground near the heart of the Morris Park section of the Bronx — he would find children playing baseball and basketball. Mothers would be sunning their babies in fresh air, without fear of strangers, and without wading through garbage strewn sidewalks, the popular televised image of the Bronx at the time. There were no ‘outsiders’ in Loretto Park in 1979. Everyone who wasn’t Italian-American was still white, but just from another European immigrant nationality. Morris Park was still tightly wrapped in Bronx-Italian tradition, like the backyard fruit trees swaddled in burlap and plastic against the winter frost. There were even old-timers playing friendly games of *bocce* in Loretto Park when my father was a younger man. I imagine him smiling, assuming that in 20 years his kids will enjoy life in the same, safe, ethnically protected cocoon.

In 1999, when I run over to Loretto Park, the streets are still clean, and the aura of a safe environment still glows. But something is different. I run to the basketball court and someone tosses me a ball, but he is not necessarily white. Neither are the babies that are still in mothers’ arms. Morris Park isn’t so Italian anymore, much less as white as in my father’s day. Fans still go crazy when Italy advances in the World Cup tournament, but it’s just a one shot thing, like how everyone is Irish on St. Patrick’s day. The *bocce* courts are still there, but they haven’t been used in a decade. African-Americans, Puerto Ricans and other Hispanics as well as Asian Americans, have slowly become fixtures in the neighborhood.

According to the 1980 census, the 48,000 residents of Zip code 10461 were nominally 93.5 percent white, 7.5 percent Hispanic and 2.5 percent black and less than 1 percent Asian. By 1990, the most recent full cen-
sus, it was 88 percent white, 4 percent black, 4 percent Asian and 14 percent Hispanic. The white figures are "nominal" because a majority of Hispanics, who can be of any race, count themselves as "white" on census forms (some are double-counted). Thus, the non-Hispanic white figure for 1990 is closer to 75 percent. With the 2000 census, the numbers are all but certain to reflect a more dramatic gain in minority residents.

The home owners of my father's Morris Park thought keeping it healthy meant keeping it white, even as the rest of the Bronx browned around them. In 1980, the median value of a house in Morris Park was $50,913 and nearly a third of the homes were owner-occupied. Today they have to accept the fact that non-whites have largely breached the natural and unnatural barriers to living and working in this mostly residential, middle-class community. And if they are honest, they have to admit that the conventional wisdom about the consequences of racial change has largely been proven false. The median home value in 1990 was $186,000. The percentage of renters has actually declined, slightly. The sky, somehow, has not fallen in.

Morris Park sits just east of the southeast corner of Bronx Park, the green space including the famous zoo and botanical gardens that divide the infamous South Bronx from the middle class north. Until the '80s, barriers like the Conrail-Amtrak lines on its southern border sealed Morris Park from predominantly black and Hispanic neighborhoods to the south and west. Nevertheless, the neighborhood's main drag, Morris Park Ave, runs unobstructed into the very neighborhoods white residents fled in the 1960s. That's where the unnatural barriers to change came in.

THE "WELCOMING COMMITTEE"

"I remember when a black family tried to move into the basement apartment of my house," says 22-year Morris Park resident Doris Charlip. "The landlord seemed to like them and when I talked to them, they were all set to move in. We never heard from them again. Another family moved in, and no one ever [asked] what happened to the black family. A few of us believe the 'welcoming committee' had something to do with them not moving in."

The "welcoming committee" is the Morris Park Community Association. Working in conjunction with police, the Association tries to keep the streets clean and free from the crime that overtook formerly white neighborhoods to the south and west, like the Italian-American enclave of Belmont, when blacks and Hispanics seemed to pour in during the 1960s. Often working with local realtors and landlords, the Association made it very difficult for Morris Park to diversify.

Yet, quietly, non-white newcomers, mostly hard-working immigrants from the English- and Spanish-speaking Caribbean as well as Asia, have been allowed to buy in to the neighborhood. Mike Rubino, 22, has lived in Morris Park all his life. His family came here from Italy and were happy to see Morris Park was an Italian neighborhood. All that changed when an African-American family moved in on his block.

"The only time you really saw a large number of black people in the neighborhood was when they came out of [Our Savior] Lutheran High School," says Rubino, who works at the Carvel ice cream store near the school, which has been well-integrated racially for decades. In the '70s, the students went straight to the bus stops and home to their own neighborhoods.
Today, they are as likely to hang out in local parks and stores and no one seems to mind.

"I play ball with [black] kids from Lutheran school all the time," says Brian Mardon, 22, a New York University student who lives with his parents in Morris Park. "It doesn't matter that he is black," he says of a teammate. "What matters is that many of the white guys in the area are real assholes and some aren't. The same goes for black and Asian and whatever. If you're cool to me, then I will react in turn," Mardon says.

Transient students are one thing, but moving in is something else. "When they moved in on our block I was a little upset at first," recalls Rubino. You hear all these things about property values going down and neighborhoods getting worse when black people move in, so I was worried." Three years later, Rubino says, his fears remain unrealized.

"I had nothing really against them being there, and I've learned there is nothing wrong with some diversity in the neighborhood," Rubino says. "It makes things more interesting. You learn from each other," he adds.

As in so many older New York neighborhoods, immigrant newcomers are also bringing new blood to local retail strips that once were dull since the '70s. Where the storefronts on Williamsbridge Road were once an unbroken string of Italian surnames and red, white and green flags, Tex-Mex and Chinese fast food restaurants can now be seen. "The people that own the Chinese restaurant live like three blocks from me and they're cool," Rubino says.

"I don't think they're scared," says Ishmael Manzano, a 22-year-old Puerto Rican youth who visits the neighborhood when he picks up his girlfriend, who is white.

"They are very friendly with me, and I get along with a lot of the residents in the area. They don't even look at me funny when I am with my girlfriend," Manzano says.

The changing face of Morris Park — Ethnic diversity on the basketball court.
"The best private and public schools are in the area, and the crime rate is lower than other city areas," Celaj said. "There is no reason realtors are sending notices ... that the house next door has been sold."

**Drawing The Line At "Affordable Housing"**

Despite the positive changes, the Morris Park Community Association remains on guard against what it sees as racial diversification for the wrong reasons: block busting and low-income housing. Nearly dormant for years, last November the Association peppered neighborhood stores with flyers urging residents to attend the first major community meeting anyone could remember. At the meeting, Ben Celaj, co-chairman of the Association's real estate committee, addressed reports that some realtors were soliciting listings from homeowners with direct mail suggesting that white families were selling their homes.

"People are paying top dollar for homes because they believe that the area is a better neighborhood," he said at the meeting. "The best private and public schools are in the area, and the crime rate is lower than other city areas. There is no reason realtors are sending notices ... that the house next door has been sold," Celaj said, adding that some senior citizens had been panicked into selling as a result.

Block busting, the tactic of generating sales by stirring fears of minority influx, was used by realtors to great effect in some neighborhoods that older Morris Park residents fled in the 1960s. Celaj urged all residents to sign forms for "cease and desist orders" to be filed with New York State, which would make it illegal for realtors to easily solicit them for possible sale of their homes.

Celaj's remarks implied grudging acceptance of newcomers who can afford to pay a premium. But if you don't have the money, no one wants you in. Anthony Chiofalo, an Association member and former candidate for local judgeships, spoke out against the threat of what Bronx Democratic Chairman Roberto Ramirez supports as "affordable housing" coming into the area. To Chiofalo, affordable housing means "projects." According to the flier for the meeting, which Chiofalo authored, housing projects killed many older Bronx communities that once resembled Morris Park.

"We stopped this neighborhood from deterioration, from the encroachment of hospitals and from the methadone treatment programs," Danny Cestaro, the other co-chairman of the real estate committee told the meeting. He also made sure to mention that other community organizations that did not work as hard were not as successful.

There are no methadone treatment programs. There hasn't been an encroachment of hospitals. No low-income housing in sight. As I sit in Loretto Park, two moms, one African-American the other Italian, talk as they wheel their babies back and forth. I see Hispanics, African-Americans, whites and Asians all in one full-court basketball game as teammates. The Morris Park Community Association may be implying that diversity will cause an unstoppable urban blight in our area, but I see diversity keeping Morris Park's tradition of community and togetherness alive. No longer a place for one ethnicity or race looking out for its own, Morris Park now is about several ethnicities and races looking out for each other.

Some people remain concerned about new races and cultures moving in and bringing down property values, but slowly that seems to be changing. I smile, knowing that in 20 years, my kids will enjoy a rich, safe, ethnically diverse community.
As Major League Baseball's Mark McGwire and Sammy Sosa slugged their way into the record books, their on-field achievements weren't alone in making headlines. Attention also focused on the muscle-building supplements they used, causing some to speculate that these substances had as much to do with the record-breaking events as the innate abilities of the two athletes.

To be sure, get-big-quick potions have been around since the days of gulping down raw eggs. But the muscle-supplement industry has been booming in recent years, and with the success of the athletes using such substances as creatine and androstenedione, business has increased. The Nutrition Business Journal estimates that in 1998 industrywide retail sales of the supplement creatine alone exceeded $180 million, nearly double the reported sales for the preceding year. Along with the boom, however, comes a debate concerning the safety and long-term effects of muscle-building supplements: Does using a supplement to get bigger
muscles carry a heftier price in the long run than that printed on the sales tag? And will young people be prompted to use supplements merely to emulate the biceps of their sports heroes?

In an interview in Muscle Media magazine last fall, McGwire said that he believed creatine to be the best supplement on the market today and that he wished he had started taking it earlier in life. Creatine and supplements such as androstenedione are available without prescription in the United States and are not regulated by the Food and Drug Administration.

This effectively enables youngsters and uneducated users access to widely marketed products whose long-term effects are still largely unknown.

DOES LEGAL MEAN SAFETY?

Spokespersons from Muscle-Tech and EAS, two companies that manufacture and distribute supplements, say they recommend that supplements should be taken only by users over the age of 18. But since there is no law that specifies that people under 18 cannot purchase or take supplements, companies are at no fault if teenagers decide to ignore recommendations.

Chris Kotz, 17, is one of many young people following the example of athletes like McGwire, and so far, he says, he has had no problems. After working out at Powerhouse Gym in the Bronx for over a year and taking supplements for just as long, he has seen no negative effects. “Nothing has happened to me,” he says.

The supplements “are not pharmaceutical products,” says Greg Miller, public relations representative for Pittsburgh-based General Nutrition Center, which The Wall Street Journal reports as the largest maker and retailer of vitamins and supplements in the United States with over 3,800 stores nationwide. “There is no need for age-based retailing.”

Under the Dietary Supplement Health and Education Act (DSHEA), passed by Congress and signed by President Clinton in October 1994, supplements and drugs do have different definitions. Drugs are any substances (besides food) used for the prevention, diagnosis and/or treatment of a disease as well as the relief of symptoms. A supplement, on the other hand, is a vitamin, mineral, herb or other botanical (except tobacco), amino acid — any “dietary substance” for use by someone to supplement his or her diet. It can also be defined as “a metabolite, concentration, constituent, extract, or combination of any of the above listed ingredients.”

The intent of DSHEA was to keep vitamins and other items commonly found in health food stores available to the general public without a prescription. And under the law’s definitions, many substances that were once considered drugs by the FDA are now considered to be supplements.

But according to Dr. Gary Wadler, a Long Island sports-medicine specialist and chairman of the Nassau County Sports Commission and an associate professor of medicine at New York University School of Medicine, this means that companies may find it advantageous to market a product as a supplement even though it may exert a “drug-like” effect on the body. “Supplement companies saw a window of opportunity and ran with it,” Wadler says. “There are inconsistencies in the federal regulations.” Testosterone, for example, has been a controlled substance since 1990.
under federal law, he says, while androstenedione is considered a dietary supplement under DSHEA. Yet “the distinction between the two is small,” he says. Some users — particularly uneducated ones — may believe that supplements like creatine and androstenedione are generally safe because they are not illegal in competitive sports (as anabolic steroids are). But is that 100 percent true? Many authorities don’t think so.

The International Olympic Committee, as well as the National Football League and National Collegiate Athletic Association, have all placed the muscle-building supplement androstenedione on their banned list. Many national Olympic committees have tried to get creatine added to the IOC’s list of banned substances, but to no avail.

For one thing, creatine is naturally present in red meat. “Creatine is food,” said Prince Alexandre de Merode, chairman of the IOC’s Medical Commission, in an interview with The Associated Press. “You can’t prevent people from eating food.”

And while androstenedione is being kept at bay in certain sports arenas, it is still available over the counter in the U.S. Meanwhile, the supplement creatine is hotter than ever and accepted more often than not in most sports circles.

Indeed, the United States has a very open policy about supplements, and there is little the FDA can do about it under DSHEA. One may purchase these supplements at health-food stores, through mail-order companies, over the Internet and at big chain stores like GNC and Vitamin Shoppe. Overseas, these products are available only through prescription, and in some countries certain supplements that are legal in the U.S. aren’t even sold.

The FDA does regulate dietary supplements to some degree, though its powers are limited under DSHEA. The agency can ensure that products marketed as supplements are accurately labeled, for example, and can stop the sale of supplements that can cause illness or injury. Also, if a company claims a supplement can act as a cure or do something else that sounds like a drug claim, the FDA can see if the substance is classified as a drug and not a supplement. The agency can also investigate claims that may be fraudulent. Meanwhile, the possibility of adverse effects from supplement use remains the subject of debate. With little firm scientific data available about long-term effects, what is known about creatine and androstenedione?

Creatine has been around for years. Originally used in Europe, it hit American shores in the 1990s. Creatine is an amino acid derivative that is naturally present in the muscles, manufactured in the body’s liver, kidneys and pancreas. The best food source for creatine is red meat, but to take in the optimal four grams of creatine for muscle-building, five pounds of beef must be eaten. This makes the intake of powdered creatine the method of choice for those who are eager to put on muscle instead of fat.

**DELAYING THE “BURN”**

Creatine works by packing energy stores called adenosine triphosphate, or ATP, into the skeletal muscles. ATP fuels brief, intense muscular contractions, which is perfect for weightlifting. Muscles can hold a lot more creatine than is naturally produced in the body. And if creatine is packed into the muscles, ATP is replenished at a much faster rate, enabling the user to lift more weight for a longer period of time before muscle fatigue, “burn” and pain set in.

Creatine also works by packing water inside the muscles. Increased hydration in a cell turns on protein synthesis, telling the cell to grow bigger by making more protein. This means that the intake of protein into the body should increase as well, and most companies that market creatine also have a line of protein for sale.

While creatine helps muscles get big, androstenedione can make them even bigger.

“Andro is of particular concern to me,” says Wadler. “It is a steroid hormone and one step away from becoming testosterone.”

When ingested as a supplement, androstenedione is converted, via liver enzymes, into testosterone. This conversion makes androstenedione the most controversial...
supplement on the market, possibly producing side effects similar to regular testosterone injections, which include acne, an enlarged prostate and a decreased “good cholesterol,” called HDL.

By using androstenedione, “you are potentially mortgaging your future,” Wadler says, citing a lack of studies on its potential long-term effects. One worry is that prolonged use of androstenedione might be shown to involve health risks associated with anabolic steroid use — liver toxicity, kidney stress, secondary sex-characteristic developments like breast-tissue growth and voice change, as well as diminished growth potential.

According to Miller of GNC, the chain to does not carry androstenedione or any product with the word “andro” in it. “We made a decision based on review of scientific research material,” he says. “There were enough concerns about the product and the excess testosterone in the body not to put it out.”

Miller says that the lack of studies on androstenedione led GNC to not carry it. “We’ve been in the business for 65 years,” he says. “GNC is in this for the long term. We do value our position in the marketplace. We are careful about what products we put out.”

GNC carries vitamins, minerals and body building supplements manufactured by other companies as well as their own. The company randomly tests supplements to see if they should be sold or not, and Miller says that GNC feels secure enough about the studies conducted on creatine use to continue selling the product.

But others aren’t so sure. “I keep looking for these studies, but I haven’t found any yet,” says Emil Gernert, Jr., an assistant professor of biology at Baruch. Gernert believes that supplements can be very dangerous in the long run. He feels that too much emphasis is placed on the products’ effectiveness at building muscle while health issues take a back seat.

Gernert and Wadler both say that while creatine is manufactured naturally in the body, it is not an essential substance that needs to be taken in large amounts. “There are no long-term studies available to date as to whether this will be harmful or not,” Wadler says.

As the media focuses on supplements, some consumers are turning a critical eye on supplement use; others maintain their confidence in the products’ safety.

“I don’t take them anymore,” says Mike Rubino, 22, who works out at the Powerhouse Gym. “I just wanted to get bigger and just listened to the ads, but now that I’m checking things out, I’ve realized supplements are no joke. You’ve got to be real careful about what you put in your body. I’m taking a wait-and-see approach.”

But Thomas Macary, 20, a newcomer to the gym, places his faith firmly behind the example of McGwire. “He seems very intelligent and it looks like he knows what he’s doing,” he says. “I’ll give it a try. If there was something wrong, I’m sure something would have been done about it.”

Androstenedione “is of particular concern to me,” says a doctor. “It is a steroid hormone and one step away from becoming TESTOSTERONE.”

Meanwhile, the debate continues. While Mark McGwire has no problem with taking both creatine and androstenedione, GNC, the nation’s largest supplement retailer, is sticking to the conservative play. According to Miller at GNC, androstenedione is out, creatine is safe, and as long as young consumers follow the labeling closely there should not be any problem. “They should take a common sense approach,” he says.

But Wadler of NYU Medical School believes that with the current mass marketing of unregulated supplements, even this advice is a formula for real trouble. “Teens are invincible,” he says. “They never worry about their future.”
Odd Jobs

A Top Dog at Katz's Deli

by Brett Wilder

Upon entering Katz’s Delicatessen, at 205 East Houston Street on Manhattan’s Lower East Side, one is immediately presented with a yellow cardboard ticket. “That’s your passport,” says Dave Tarowsky, Katz’s senior employee, who has been a fixture behind the long counters of this landmark New York eatery for 55 years.

The yellow ticket is passage into this bustling cavern of a restaurant where salamis drip from the walls like so many stalactites. The first thing you notice at Katz’s is the smell. It’s a thick aroma of pickles and pastrami, an Old World perfume that lingers like a memory long after the visit has ended.

Tarowsky is the guardian of that memory, as he mans his post at the far end of Katz’s deli counter, dressed in a long white coat and black baseball cap emblazoned with the restaurant’s name. Tarowsky has worked as a manager since 1943, when he was brought into the already well-established business by his brother, Harry, then a co-owner.

“It was low, low pay at first, but everything was going along nicely,” Tarowsky says. “Then prices started to increase, and so did the salary. No problems. No disappointment.”

Over the years, this amiable white-haired man has garnished hot dogs and sliced pastrami for movie stars, world leaders and captains of industry, and he now serves as the embodiment of Katz’s long-standing tradition as the quintessential New York delicatessen.

“I’m here to make sure everything stays in order,” Tarowsky says, smiling from behind a pair of bifocals. “About nine years ago, my grandsons took over the management, but I still take charge.”

He has served at every station along Katz’s counters over his long tenure, and coyly admitting to being in his early 80s, he still comes to work four days a week, from 7 a.m. to 2 p.m. Now he passes on the deli’s traditional methods of food preparation and service to its collection of ethnically diverse workers.

“I’m a teacher,” Tarowsky says. “I’ve shown a lot of clerks the business.” Constructing the perfect sandwich requires skill and attention to detail, and Tarowsky’s guiding hand is evident in the work of Katz’s counter people. Each pastrami or corned beef sandwich is cut to order. “It’s not just slicing; you have to know how to carve the meat the right way,” Tarowsky says. Large hunks of steaming meat are steadied with a long two-tined fork held at a precise 90 degree angle while the knife flashes back and forth, changing angles with each cut to produce the proper mixture of fat and lean.

“The clerks always give you a little cut, a little taste,” Tarowsky says. “That’s so you remember, and come back again.”

Tarowsky chuckles when asked to estimate just
how many sandwiches he's produced. "Thousands and thousands and thousands," he says, but some memorable customers stand out in his mind. "There was that comedian ... 'Take my wife?'" Tarowsky says. And indeed, a photo of Henny Youngman's visit to Katz's hangs on the wall opposite the counter, along with smiling images of Walt Frazier, Jerry Lewis, Dr. Dre and Tony Curtis, to name but a few.

One of the larger photos shows President Bill Clinton surrounded by a bevy of white-coated deli clerks, Tarowsky beaming in the foreground. Tarowsky cites the President's visit as one of his proudest moments. "He asked for me to make his sandwich," Tarowsky says. "He came in here with 50 security guards at 11:30, and stayed for two-and-a-half hours. Then he had me make up two sandwiches to take back to Washington, D.C."

World War II was raging when Tarowsky first joined the ranks on Katz's front line. Katz's is still hung with aged cardboard signs that urge customers to "Send A Salami To Your Boy in the Army." It's a running joke that desperate American troops lobbed the salamis at the enemy when their ammunition supplies were depleted, and that the enemy was so impressed with the salamis' taste that they surrendered in the face of superior gastrotechnology. Jokes aside, Tarowsky insists that Katz's wartime mail orders contributed to the American war effort. "It gave the soldiers a little taste of home, something to look forward to," he says.

Tarowsky was nine years old in 1923 when his family came to the United States from Russia, first settling in Manhattan's Lower East Side, which at that time was populated by a mixture of Italians, Irish and Jews. Today, Katz's staff reflects the shift in ethnic demographics, employing many black and Hispanic workers and serving a clientele just as diverse.

"We have a lot of different kinds of people working here," Tarowsky says. "Anyone you can think of, and we all get along very nice." He sees Katz's staff and customers as a microcosm of the perfect society. "I wish in the whole world people would get together and get along like we do here," he says.

The visitor surrenders the yellow ticket to the cashier and is transported back to the streets of New York City. But there's a souvenir of the trip, that smell, that "Eau de Katz's" that will cling for a few aromatic hours. Through the forest of dangling salamis in the deli's picture window, one can just make out the venerable pastrami maven as he resumes his work, his parting words still fresh in the mind.

"As long as I'm able to come in, I'll come in," Tarowsky says. "So, that's the story."
This part, I could do without,” says Sandi Kaufman, as she places a plastic bag over her right hand and picks up the piece of offending ordure. “But you have to do what you have to do.”

Kaufman is part of one of New York City’s thriving service sectors — the business of doing basic jobs for people who don’t have the time, or inclination, to take care of such tasks themselves. She joins the list of such employees — the party planners, the apartment cleaners — by helping man take care of his best friend. She is a dog-walker.

“I do it because I love dogs,” says Kaufman, who has been a dog-walker for eight years. “At first people laughed, but now I make a decent living.”

Pooch perambulating is one of those professions that people in New York City know about but few think is worth their time. Many may feel it is work for the unemployed, unemployable or just plain lazy.

But some people, like Kaufman, earn good money doing it. Others, like Elise Liebeskind, a medical student, do it in their spare time to get extra cash. And still others, like Miri Wilson, an entrepreneur, do it with the
dream of getting rich. Demand for dog walkers is healthy in New York, the city with the highest concentration of dogs in America, according to the New York Society for the Prevention of Cruelty to Animals.

Kaufman started walking dogs as a favor to her neighbors, but soon started to charge $5 per dog. Today she makes $10 an hour at Robics, a pet-care business with four employees in midtown Manhattan.

It's not a job for everyone, she says. "You really need to love dogs. Otherwise the work would be boring and ordinary."

A typical day for Kaufman starts at 9 a.m. "People think of their dogs as their kids, and they want to see me before they hand them over," she says. It is important that she look presentable and happy — someone to whom you would hand over a loved one. And, of course, the dog must be very receptive to her as well. If the dog does not like her, the job is off.

It helps if the dogs like one another, too. "I typically walk about three dogs at once, and I walk each of them for about 30 blocks," Kaufman says.

She also has to work in the hot sun, heavy rain and snow. "Dogs need their exercise and canine interactions everyday," she says.

Kaufman works full-time at dog walking. But Elise Liebeskind, a senior at New York University School of Medicine, operates her Fit Fido dog fitness service in her spare time.

A marathon runner, Liebeskind seems to understand the need some animals have for exercise. "Sometimes I feel sorry for the dogs," she says, adding that she sees many dogs in Manhattan that are fat, overfed and sedentary. "Usually when people come back from work, they are very tired," Liebeskind says. "But the dogs are all excited."

So she steps in and runs the dogs into shape. (Her own dogs often accompany her on 20-mile jogs.) She charges about $5 or $10 per dog, she says, although if a pet is so unfit it has to be conditioned first, she charges more. Most of the time she will decide on the precise amount after meeting the owner.


"I hope to make a living out of it," says Wilson, who has previously worked at dog shows and as a veterinarian's assistant. He isn't rich yet, but he is happy with the work. "It is the dogs I care about, not the owners," he says.

Wilson charges $15 to walk a dog and keeps flexible work times. "I have about seven customers, and I walk the dogs once a day," he says. "So far so good."

Dogwalkers like Kaufman, Liebeskind and Wilson say that they have to put up with a lot of barking, snarling fights and the occasional romantic interlude between canines. But the negative aspects are worth it, they say.

"It's not an easy thing to do, but it is a needed service," says Liebeskind. "And like a nanny, we must strive to do our best with loving kindness."
Fulfilling Desires
Over the Wires

by Nichole McLeod
photos by Davیisah Phangspirutanakul

In one of many cubicles in a nondescript building in lower Manhattan, Jessica Montana (not her real name) whispers sweet words that border on the obscene to the person on the other end of the phone line. One might think at first that she is talking intimately to her boyfriend, but in fact, Montana is talking to an absolute stranger.

Surrounding Montana are approximately 25 men and women of varying ages, sizes and backgrounds who are doing the same thing. This is not your ordinary office environment. Montana is a phone-sex operator. She is one of the many women and men who provide the services one sees advertised in newspapers like The Village Voice and on “adult” cable-television shows.

Montana, a 23-year-old senior majoring in history at New York University, never planned to support herself this way. But “school is really expensive,” she says, and her job combines good money ($10.50 an hour plus health insurance) with few demands.

“It’s not as involved as some jobs, where you have to use your brain,” says Montana, who explains that she sometimes pays bills or drafts school papers while on the phone with customers.

Formally educated people like Montana are not unknown in phone-sex circles. Most of her co-workers, she says, have completed college — including one woman with a Ph.D. in social work. “She tried to get a job in social work, but the jobs she did find were boring,” Montana says.

Montana first heard of the phone-sex job when she was a freshman, through an acquaintance at NYU. “She told me that it was easy money,” she says. At first, Montana was apprehensive. But when she observed her friend at work, she noticed that she was able to distance
herself from the job. "She was filing her nails and writing checks while she was on the phone," Montana says.

When Montana applied, she was instantly hired, she says. The important qualifications for getting into the phone-sex business, she says, are a great voice and the ability to adapt to different situations. Montana has a well-modulated voice — thanks, she says, to the many speech classes she took in high school. "I have regulars that call and ask for me by name because they love the way I sound," she says. "I have the ability to give them what they want."

When she needs some guidance, Montana can read from scripts (labeled "Submissive," "Dominating" or "Little Girl," for example) issued by her employer. But she generally relies on her own resources and imagination when conversing with clients, who are charged anywhere from $2.50 to $4.95 per minute.

"Some of them want me to tell them I love them and that I would do anything for them, and some of them call asking for really raunchy stuff," she says. "Sometimes I have to think about the most disgustingly absurd sexual things that people do to each other."

The job has its negative side, she acknowledges. Despite her efforts at detachment, phone-sex work "kind of drains you," she says. And it requires her to be secretive. Her parents, devout Christians, are unaware of how their daughter makes money. (She has told them that she supplements her partial financial aid by working as a receptionist in a small service company.) "My parents would have me forfeit my education," she says, rather than have her earn money this way.

Such work can be a problem in romantic relationships, too. "I had a great boyfriend; I could have married him," she says. "But when he found out I was talking dirty to guys on the phone he dumped me."

What keeps Montana going are the money and the benefits. "Sometimes I bring home $500 per week after taxes," she says, adding that she gets a commission of 12.5¢ a minute for calls lasting more than 40 minutes. And she points out that while "some jobs don't have any health insurance plans," her employer pays 60 percent of her monthly premium cost.

"I love my job and I will do it as long as I can," she says. "It's a very flexible way to make a living."
eccentricity
TWENTY-SOMETHINGS MAKE THEIR STATEMENT

name is...

OSHUA

Sylwester Kowalski
Girls just wanna have fun.
"MY STYLE IS ME"
— Alexander, St. Mark’s Place
SECONDHAND ROSES
In the 1970s, a Bangladeshi economics professor loaned $26 to a group of desperately poor village weavers and potters. The fledgling rural entrepreneurs immediately put the tiny sum to work, turned a profit, and quickly repaid the debt. It was probably the world’s first microcredit loan.

That early experiment in capitalizing on the energy and vision of people at the bottom of the socioeconomic ladder has since traveled beyond the borders of the developing world and caught on in some of the industrialized countries, particularly the U.S., as a new weapon against urban poverty. It turns out that some inner-city areas may have as much in common with the developing world as the developed one.

Microcredit — programs that make tiny business loans needed to give novice entrepreneurs just enough leverage to thrive — has come to America. It may be too soon to gauge fully the effectiveness of inner-city microcredit lending “because there are so few examples,” says Alistair Hodgett, media director for the Microcredit Summit Secretariat, an international organization based in Washington, D.C. that oversees microcredit development around the world. But proponents of this urban enterprise financing strategy, like Brooklyn-based ACCION New York and Harlem-based Project Enterprise, believe they can turn poverty into opportunity by providing loans of as little as $300.

Established in 1991, ACCION New York is the first U.S. initiative of ACCION International, a Somerville, Mass.-based nonprofit that has been active in microlending throughout Latin America for more than 20 years. ACCION programs, affiliated with but not run by ACCION International, also operate in Chicago, San Diego, New Mexico and Texas.

Since its founding, ACCION New York has made upwards of 2,000 loans, totaling about $7 million, to more than 1,000 low-income clients in predominantly Hispanic neighborhoods in Brooklyn, the Bronx, Manhattan and Queens. Access to capital is the overriding need of the struggling small businesses in these communities, businesses whose assets are typically less than $3,000 and whose owners’ median income is
about $1,200 a month, ACCION New York says.

Last April ACCION International released the results of a three-year study of 849 of its U.S. clients. Profits for its New York City borrowers, the study shows, increased by an average of $836 a month over the period, or 66 percent, as a result of microcredit loans.

With little or no formal education, these entrepreneurs are, as ACCION puts it, "economically marginalized," meaning that they lack a credit history and access to the conventional avenues of finance. They run their businesses from their homes, tiny storefronts, or even the street.

Carlos Aldana is precisely the kind of industrious soul who typifies ACCION's borrowers. Soon after arriving in the U.S. in 1987 and settling in Queens, the Colombian immigrant worked three jobs to earn enough to start a restaurant and food delivery business. Soon, Aldana needed $1,000 to invest in a second used car for his deliveries, but he found that commercial banks were unwilling to lend such a small amount.

"I was in a Hispanic bank and saw a promotional flyer about ACCION New York," Aldana recalls. "I called the number and got an appointment to attend an informational meeting." Aldana got the $1,000 he needed and repaid it quickly, establishing his credibility.

He describes his six-year association with ACCION New York as positive and fruitful. "I have been able to obtain all my loans without difficulty," he says. "They trust me."

**Character can be collateral**

Today, after receiving six ACCION loans, Aldana's Corona, Queens-based El Gran Pan de Queso employs 12 workers and delivers the Colombian delicacies his wife cooks to some 175 customers, not only in the five boroughs, but also in Connecticut, Massachusetts and New Jersey.

The ACCION network often relies on the word-of-
Microcredit initiatives challenge conventional welfare reform programs by financing ideas and creativity rather than standard-issue jobs.

mouth referrals of its established clients, a process it calls “character lending,” when approving new borrowers. And because the borrowers lack suitable co-signers and collateral, they compensate by forming borrowing groups, a practice the industry calls solidarity, or peer-group lending. These peer lending groups are vital because they provide support and encouragement as well as group accountability for loan management.

Initial loans usually average between $300 and $500. If borrowers repay the first loans and demonstrate creditworthiness, they become eligible for increasingly larger loans.

ACCION International is funded by major corporations like Citigroup, J.P. Morgan and AT&T Corp. Thus far, Citigroup has provided $1.5 million in grants to ACCION International, through its Citicorp Foundation “Banking on Enterprise” program, to help support existing lending projects and start new ones in both Latin America and the U.S.

“[Microcredit] is a unique marriage of institutions and individuals who share a common interest in helping poor people,” says Gary Hattem, a spokesman for Bankers Trust Co., an important backer of microlending programs all over the world. Microloan borrowers are good credit risks, Hattem adds, as their loan default rate “tends to be less than 5 percent.” By comparison, the rate for student-loan defaults nationwide was 9.6 percent in 1996, the latest year for which figures are available, and was as high as 22.4 percent in 1991, according to the U.S. Department of Education.

In 1997, Bankers Trust, in cooperation with The World Bank, started the BT Microcredit Development Fund to back microlending programs not only in New York but also in Budapest, Johannesburg, London, Warsaw and other cities. The BT Fund combines the bank’s own resources with those of its clients who are interested in social investing. The goal is to help programs achieve the “economies of scale needed to become self-sufficient,” the company says.

FROM SUBSISTING TO INVESTING

Microloans may be tiny by normal commercial standards, but for credit-strapped recipients the capital can do some big things, particularly in developing countries. A microloan in Africa or Latin America, for example, which can be as small as $50, can be enough to buy a badly needed sewing machine or a carpenter’s hand tools. In the U.S., by contrast, a $300 loan that’s still too small for a traditional bank to profitably process, even if it waived some requirements, can help furnish a start-up business with computer software or office supplies.

The Microcredit Summit Secretariat, whose goal is to see 100 million poor families around the world receive credit by 2005, estimates the number of microlending programs in operation worldwide at
somewhere between 1,000 and 1,300, versus some 30 exclusively microcredit-focused initiatives in the U.S. The growth of U.S. programs may be stunted, Hodgett says, because, unlike most developing countries, the U.S. has an established welfare system that perhaps discourages the poor from accepting microloans out of fear of losing their benefits before their business takes off. With the exception of Illinois, Hodgett says, no state welfare reform initiative to date has provided the kind of “transition period” that someone trying to bridge the gap between welfare and a fledgling venture might need.

Microcredit initiatives challenge conventional welfare reform programs by financing ideas and creativity rather than standard-issue jobs. “These people have a lot of drive,” says Project Enterprise executive director Vanessa Rudin. “They’re survivors.” Government should help rather than hinder, she adds. “It needs to make it easier for people on welfare to start their own businesses.” In the same vein, she says, “New York City banks could make it cheaper [for the poor] to have savings and checking accounts.”

Founded in 1996, Project Enterprise works through local small-business-development organizations like the Harlem Business Outreach Center. The community organizations provide meeting spaces and help organize the peer lending groups.

The Project Enterprise program is tightly structured. Attendance at biweekly meetings, in which borrower groups prepare and present their loan proposals, is mandatory and members must be punctual. Loans are also disbursed and repaid at the meetings.

Due to such strictness, the 13 Project Enterprise entrepreneurs, who make up three borrowing groups, take their responsibilities very seriously, says executive director Rudin. “There is a very high sense of integrity at the center. They know we take risks by not asking for collateral or checking credit records, and [that] their cooperation is vital,” she says. Rudin cites the case of one borrower who was having trouble with her payments. The members of her peer group agreed to step up their own payments by small amounts to cover for their struggling colleague until she regained her footing.

“They’re aware that they need to protect the loan fund,” Rudin says. “They know that if there’s trouble with the loans, we won’t have any money.”

At times, urban American microlending programs do run into problems with the critical loan group concept. Life in the developing world’s rural societies, Hodgett suggests, is generally characterized by close lifelong relationships. In contrast, today’s big cities foster in many people a sense of alienation rather than community. The result is “weaker social ties,” he says, which tends to undermine the borrower group dynamic. Adds Rudin, “Sometimes the ones who need it most tend to drop out.”

Overall, though, Hodgett remains upbeat approaching the millennium, insisting that if some of the domestic microcredit programs continue to show significant returns — both social and financial — “there’s no reason this shouldn’t take off like wildfire.”

S
adds Spice to the MELTING POT

by Nichole McLeod
photos by Christine Gant

The word “patty” may conjure up visions of fast-food burgers for some. But for many New Yorkers today, a “patty” means a spicy Jamaican meat or vegetable pie — the kind sold by Golden Krust bakeries throughout the city.

The Bronx-based Golden Krust Caribbean Bakery Inc., founded 10 years ago by Lowell Hawthorne, now has franchises citywide — most of them in Brooklyn — and beyond.

And like Jews with their bagels and Italians with their pizza before them, the Jamaican immigrants behind Golden Krust have created a lucrative business by introducing New Yorkers to one item of native cuisine.

Golden Krust is now a familiar patty “brand” in New York, thanks to a factory-and-franchise system that standardizes products, marketing and distribution.

By now, these customers go beyond the Jamaican community into the diverse stream of New Yorkers looking for a tasty snack.

“I have a chicken patty in the morning, a beef patty between afternoon classes, and a vegetable patty when school is over,” says Laurie Silberman, an English literature major at Brooklyn College, who is a regular at the Golden Krust on the corner of Flatbush and Nostrand Avenues. “Their patties are so good and fresh, not stale and tasteless like the ones I’ve had in pizza shops.”

With 28 Golden Krust Caribbean Bakery franchises all over the city at last count (and 11 more in the tri-state area, Florida and Georgia) the company seems to be skipping the mom-and-pop stage and aiming straight for McDonald’s-like dominance.

“We have franchising licenses for 37 states, and applications are coming from many of them,” says Suzan Clarke, a spokeswoman for Golden Krust.

Golden Krust has even begun to change its menus to accommodate local tastes. Some of its bakeries offer the patties (at $1.20 to $1.75 each), curried goat and jerk chicken as mainstays, but also offer items that appeal to neighborhood ethnic groups. “Our patties are tailored to suit individual markets,” says Clarke.
This growing patty empire began in 1989, when, after years of bank-loan rejections, Lowell Hawthorne, a Jamaican immigrant who graduated from Bronx Community College, took out a second mortgage on his house. Four of his brothers and sisters did the same and together they secured $100,000 in bank loans to open their first store in the Bronx. With Lowell, a former accountant, at the helm, in just two years, the company grew to five stores with sales of $1 million. The company declined to provide current annual revenues.

The Hawthorne siblings were only following in their parents’ footsteps. For 50 years, Mavis and Ephraim Hawthorne had operated a profitable bakery in St. Andrew, Jamaica.

New York is not St. Andrew, of course, and as Golden Krust grew, it adapted its marketing — including its locations — to the big city.

“We are known as the subway bakery,” says Clarke, pointing out that each Golden Krust franchise is conveniently located next to a subway station. “It’s been our strategy. We consider any major transportation center to be key. We look for spots where crowds are definitely guaranteed to come to us.”

Location is important for another reason, as well. Before a franchise is introduced into a neighborhood, Golden Krust looks at what local preferences are, then adds them to the menu. In one Bronx store, there is a version of rugelach, a Jewish cinnamon-and-raisin pastry, sold as “rugglers.” And in neighborhoods with a sizable Muslim community, a Halal meat patty, prepared according to Muslim dietary rules, is common.

The company is now working on the Calypso Taco, a traditional corn taco shell holding a Golden Krust filling, which it hopes will become popular with the city’s Hispanic population.

All this, Clarke says, is just part of what it takes to succeed in the patty business and compete with rivals like Tower Isles in Brooklyn and Royal Caribbean Bakery in the Bronx. “Competition is good for us; it forces us to update our product, and the person who benefits is the customer,” she says.

And while the company’s thrust is franchising, it
also tries to lay the groundwork for future loyal customers through its contract with the New York school system. Last year, Golden Krust provided 3.6 million patties to schools.

Small, independent patty shops are also rivals, although Clarke suggests that “mom-and-pop stores are always welcome to distribute our patties.” Asked if such small shops might be losing business because of Golden Krust’s growing presence, Clark says that “we’re not here to put anyone out of business.” Golden Krust wants to promote Caribbean cuisine, she says, so that other Caribbean businesses see benefits. “We believe that there is enough room for everyone,” she says.

Entrepreneurs who want to open a Golden Krust franchise pay the company $20,000 and usually spend anywhere from $75,000 to $125,000 for renovations and other startup costs. In return they get training, advertising support and help with management problems.

Dwight Baker, who owns a Golden Krust franchise in Stone Mountain, Ga., near metropolitan Atlanta, says he has an “excellent” relationship with the company, which has been especially supportive when it comes to training.

“When we first opened, we had a problem,” he said, “and Golden Krust brought their people down to help us out.”

Baker’s outlet represents a new step for Golden Krust: It is a real Caribbean restaurant (complete with indoor waterfall) rather than a fast-food or takeout shop.

“We have gone upscale,” Baker says, adding that he believes this is a good direction for the company overall. “I was talking to Lowell, and I told him that this store design was good for the year 2000 and beyond,” he said. “I told him that this is where I think Golden Krust should go now.”

Whatever the direction, in the next five to 10 years, Clarke says, the company plans “to give big franchises like Burger King and McDonald’s a run for their money and put Caribbean cuisine up there.” Golden Krust, she says, is not afraid to “compete with the biggest of them all.”
by Sergy Tabuteau
illustrations by Lerna Pia Batman

Who in the world could complain about the new and improved unlimited MetroCard? Certainly not riders enjoying its new benefits.

Straphangers who previously lived in two-fare zones first saw their daily commuting expenses cut in July 1997, when free transfers were introduced. In July 1998, unlimited subway and bus rides offered at flat rate prices seemed unbelievable. Metropolitan Transportation Authority officials, who had watched the original blue MetroCard fall flat on its face in 1994, breathed a sigh of relief as they realized that they had finally struck gold — MetroCard Gold. For once everyone seemed happy — that is everyone but the legal and illegal vans that compete with city buses for passengers in two-fare zones throughout New York.

The vans, which offer their services for just $1, appeared on the scene in 1980 after a transit strike and seized a healthy share of the Transit Authority’s ridership in some areas, with the MTA reportedly losing between $12 million and $20 million in fares during the mid-1980s. The MTA and the Transportation Workers Union rose up in arms and vigorously protested the vans, citing their illegality, possible loss of TWU jobs and safety concerns.

Indeed, there have been several accidents involving renegade, unlicensed vans. Last January, on Flatbush Avenue in Brooklyn, where the 63rd Precinct issued about 8,000 summonses against unlicensed livery vans in 1998, a van accident resulted in the death of 22-year-old Ann Marie Edwards. Edwards, a passenger in the illegal van, was killed when it swerved in an unsuccessful attempt to avoid another vehicle. She was crushed when the van rolled on its side. Edwards died at the hospital.

Not all vans, however, are illegal or dangerous. A number of politicians and community interest groups have come to the defense of organized van services and joined the fight to grant them legal status under city regulation. Brooklyn Councilwoman Una Clarke, for example, has been especially vocal in efforts to assist the van operators in their struggle.

Van groups, along with organizations such as the Washington DC-based Institute for Justice, a group that has championed the van drivers’ cause since the conflict began, responded to the MTA’s resistance with lawsuits against the City and State of New York.

While those opposed to the “dollar van” industry on the grounds of safety and legality had their outcries fall on the van riding public’s deaf ear, with MetroCard Gold the Transit Authority unwit-
tingly developed a more potent scheme of attack. With an unprecedented surplus, $379 million at December, 1998, the MTA decided to give riders a price break that seems to have heralded doom for van operators.

The first blow the MTA dealt the van industry was the free subway-to-bus transfer incentive offered with the introduction of the MetroCard Gold in July of 1997. This signaled the end of the ninety-year-old two-fare zone for thousands of riders who must take a bus and the subway in their daily commute. The MetroCard Gold effectively lured back riders from the discount dollar vans.

The second blow came in the form of the Unlimited MetroCard.

Cards purchased for $63 monthly or $17 weekly offer an unlimited number of rides in a limited time period, a big incentive for consumers to rely on public transportation rather than spend an extra dollar on the vans.

MTA officials were not disappointed with the results.

In September 1997, bus ridership, up 30 percent from before the end of the two-fare zone, reached its highest level in eight years, according to the MTA, and the subway ridership numbers were not far behind.

In anticipation of even greater gains, MTA chairman E. Virgil Conway announced in September 1998 that $50 million would be dedicated to improving bus and subway service to accommodate growing ridership over the next year. Conway emphasized that, “this plan combined with other recent additions will amount to more than $110 million annually of additional service.”

Meanwhile, according to figures released by the MTA in October of 1997, van usage in Jamaica, Queens, plunged 29 percent after the introduction of MetroCard Gold. The trend since 1998 doesn’t seem to be getting any better for the vans. In Brooklyn, Vincent Cummings, president of Brooklyn Van Lines, which serves the Flatbush Avenue route between Flatlands and downtown Brooklyn, admits that the MetroCard Gold, “did have a little bit of an effect on us, especially on the ridership coming from the King’s Highway area to the subway.”

So what do the vans’ ardent supporters have to say about all of this?

Dr. Marco A. Mason, chairman of the Caribbean-American Civic Alliance, a Brooklyn-based group dedicated to West Indian immigrant issues, says the MetroCard discounts offered by the MTA were a direct response to the stiff competition from van services. Small firms like Brooklyn Van Lines, which has about 50 drivers operating in Flatbush, “forced the MTA to sit down and review their price package,” says Dr. Mason. Though adamantly opposed to illegal, unlicensed vans, Dr. Mason is concerned that MetroCard is making legal vans “victims of free enterprise.”

Dr. Mason feels the MTA moves are anti-competitive, and deprive the riders of a real choice. In the end,
“the market will dictate,” says Dr. Mason. “The MTA has the entire city. They have fleets of buses and subways. They have a major transportation system, but the question is which one is more efficient?”

“The transportation alternative that I am promoting is free enterprise,” says Dr. Mason. “I don’t think there should be a monopoly of transportation by anybody. If there is, then it is not in the public’s interest and it is not in the consumer’s interest. But if we have a competitive free enterprise system, then that’s healthy.” He adds that the dollar vans will still roll as long they continue to serve that consumer interest. “They will not be wiped out, because they are doing quality service. They are still visible. They are still part of the community economy,” Dr. Mason says.

This optimism in Brooklyn seemingly doesn’t extend to Queens.

Dave, a driver for Queens Van Plan, which operates over 50 vans in Queens and Nassau County, mainly along the Merrick Boulevard routes, concedes that business is “slowing down.” He still considers himself blessed because he’s only received one ticket, and the vans provide for his family. But he says he has lost an estimated one-quarter of his former passengers because of MetroCard. He has been driving for eight years and complains that even though QVP vans are legal, they are still forced to operate on side streets due to regulations on picking up and dropping off customers.

Eric, another Queens Van Plan driver and a native of Jamaica, offers a bleaker perspective. A van driver since 1983, he has seen regular customers lured away by monthly and weekly MetroCard passes. He recalls a conversation with one of his former regular customers. He asked her if “you’d really leave us for $17? [After] all these years?” She replied, “Well, we save,” Eric says.

He could only shake his head and remind her that she had been saving all those years riding with him and the dollar vans.

While many riders have been seduced by MTA “gold,” others refuse to budge. Dwayne, an automotive specialist from St. Albans, Queens, says he will not buy a MetroCard and would rather pay for speedy dollar van services even if it costs more. Other Queens residents rely on both modes of transportation. Nicole from Rosedale regularly purchases a $15 MetroCard, but will only use it in the morning if the vans are full.

Despite loyal customers, Eric says that his ridership has been cut in half. The MetroCard has “really messed ‘tings’ up,” he says. “I used to work 8 to 10 hours,” says Eric, “and now I have to work 16 hours and I’m still not making the same amount that I used to.”

His view on life helps him cope: “As I look at it, you have good times and you have bad times, and the bad times have come now, and you just have to deal with it.”

Apparently, all that glitters is not gold. 
The Wizard of

by Monica Mack

T-shirt, jeans, cap, sneakers and a cup of herbal tea. No flashy jewelry or Armani suit. If you didn't know him, you would have mistaken this medium-height, middle-aged white man for your average Joe. But this man has won numerous awards for his television writing — two Emmys, a Cable Ace Award and a Humanitas Prize (awarded to him by a West Coast cultural institute for his realistic depictions of human problems).

Tom Fontana has written and won trophies for shows like St. Elsewhere, the '80s television hospital drama, and Homicide: Life on the Street, the police drama set in Baltimore. Oz, his current project (shown on HBO on alternating Mondays and Fridays), is a prison drama set in Emerald City, a rehabilitation unit of the fictional Oswald Maximum Security Penitentiary.

Fontana writes Oz, and also acts as an executive producer for each $1.3 million episode. His co-producer is his partner, Barry Levinson, the filmmaker who won an Oscar for Rain Man and who also co-produces Homicide with Fontana.

Oz is a straight-up, raw, breath-taking, shocking, mesmerizing, serious, funny, sad, and most importantly, entertaining drama all wrapped in one package.
Described by Howard Rosenberg, a New York Times television critic, as “flat-out the most violent and graphically sexual series on TV,” the show is too raw for network television. “By contrast,” Rosenberg wrote, “it makes ABC’s NYPD Blue look and sound like dancing Barney.”

The show takes the viewer into the life of a handful of male inmates and shows what each prisoner is going through. (For each, a short scenario explains how that particular inmate landed behind bars.) Within the prison there are groups, cliques and gangs — men who identify as Muslims, Aryans, Latinos, Italians and gays — and all are included in the storyline and plots. Besides inmates’ lives, the series also depicts the frictions and tensions between the prison wardens and staff. In every episode viewers see conflict that builds to a boiling point and is usually settled by violence.

“I wanted to place people in an environment where they were forced to live with others who are in most cases different from themselves, to see and create drama,” says Fontana about the show’s concept.

Fontana says he had the idea for this show in the back of his head for at least four or five years. But it wasn’t until he came to HBO with his idea that it actually came to life. Other networks flinched at the idea of such an edgy, graphic drama.

He himself writes all the characters, unless he allows his assistant, Shawn Jimblonski, to write a few lines, or one of the show’s actors to write his own poetry for the show. Asked how he writes for a character who is African-American or Muslim, or a Latino female doctor, Fontana says that he has written “for all types of characters” before. “I might do a little research on a religion,” he says. “But, basically, everyone has a heart and a mind, and I draw from that.”

To get a feel for what life is like behind bars, Fontana visited prisons from coast to coast. He learned that a lot of men in prison lived in constant fear and are humiliated,

Writer Tom Fontana, from behind the curtain of Oz. Photographs by Eric Liebowitz/HBO
angry, in pain and sometimes lacking in remorse. But while he has spoken to numerous prisoners, he does not use their tales verbatim in his stories. He strongly believes in the prisoners' privacy, he says, and always explained specifically why he wanted to talk to them.

As he spent time with the inmates, he says, he saw that for a lot of them the prison system did not rehabilitate them. Most of them had been released only to return. This helped inspire Fontana to show viewers that locking someone up isn't the answer to helping prisoners or our society. Education needs to be stressed, he says and indeed Oz's episodes highlight the importance of education.

Fontana will be on board for another year, he says, writing for the same — and new — characters. But he is also working on a new show for UPN (Channel 9 in the New York City area). The series, he says, will be about a "normal" family that goes through day-to-day living, but with a twist. (This twist must be left to the reader's imagination until show goes into production.)

For Fontana, the inspiration for all these shows — for the drama and the chaos — comes from New York, the city where he was born and raised and the place he considers home today.

After moving to the West coast and living there for a couple of years Fontana found that the routine — waking up, walking to his car, getting into his car, getting on the highway, going to the office, coming from the office, getting back into his car, getting back on the highway, walking back into the house and then going to bed — was boring, he says.

"I'm not used to being confined to that type of living," he says. So back to New York he moved.

"I love living in New York," he says. "It is so spontaneous. It is unpredictable. It is so genuine. You walk outside of these doors and this is as real as the world gets."

And it is because of living in New York that Fontana can come up with a lot of different concepts and characters for his show. He can walk down the street in Manhattan at night and see just about anything, he says, and that contributes to his creative writing.

Asked about his current freedom and success, Fontana says that "freedom for me is my writing. It allows me to go away far — where I might never be able to go in this lifetime. It allows me to be these characters that I write, if only for that moment. It allows me to express my inner thoughts on a piece of paper as often and as much as I want to."

And success? "Success is the quality of life," he says. "It is not about materialistic things, such as fancy cars, houses, jewels or the crowd you run with, it's about the positive things that you make out of life. Besides, I'd rather be happy than rich."
“Producing is solving 1,000 problems a day,” says Gill Holland, 34, a New York-based movie producer.

Holland should know. As an independent filmmaker, he is so accustomed to shooting on a tight budget that he has made it an art. His first feature film, Hurricane Streets, which won three awards at the 1997 Sundance Film Festival, is about young people who are broke.

HE MAKES “A” FILMS ON A “B” BUDGET

by Renee Booth

Holland, who works out of his own company, CineBLAST! Productions, in Manhattan’s SoHo district, is now producing two new films, Desert Blue, with Christina Ricci and Casey Affleck, among others, and Spring Forward, with Ned Beatty, Peri Gilpin and Campbell Scott.

He also teaches at the Reel School, a new film school that is part of the Filmmakers Collaborative, a SoHo group that provides facilities for independent producers and editors. Among the valuable lessons he imparts to other aspiring filmmakers: tips on how to keep production costs as low as possible.

The smallest budget with which Holland has worked is the $25,000 he was allotted to make Dear Jesse, a documentary conceived as an “open letter” from a gay man who grew up as a Baptist in North Carolina, the home state of Conservative Senator Jesse Helms. The film’s cost eventually rose to about $33,500, Holland says, not including unpaid balances on film processing, film-to-tape transfers and a $10,000 “answer print” (the first complete audio-video version a producer uses to evaluate the film).

While all this may sound like a great deal of money to the average person, in the film industry it is consid-
ered to be a small amount. Even so, independent filmmakers need to find ways to keep within such budgets. How was Holland able make Dear Jesse for so little? “Everybody worked for free,” he says. “It was a great story and a lot of people gave us stuff.” One of his cinematography friends provided the 16-mm camera, then eagerly got behind it and shot the the documentary free of charge. “The only stuff we had to pay for was legal services, film, transportation, food, and tele-
phones,” Holland says.

Holland, who has cut costs on other films, too, says there are lots of ways to adhere to a tight budget. “With features, you can cut all the night scenes,” he says, explaining that night shooting requires expensive lighting — and lighting experts. “Just shoot exterior, day-
time, and you save a ton of money right there.”

As for documentaries, “you don’t have to create sets; you just shoot where you are,” he says. And black-
and-white grainy film is not just inexpensive, it’s often appropriate to the subject.

Other budget reduction tricks including using a non-union crew and cast. This means a filmmaker is able to save by eliminating overtime pay, fringe benefits and agent fees, for example. In his Reel School lec-
tures, Holland tells aspiring filmmakers to “find great actors who are not Screen Actors Guild Members, such as talented friends. You can also use film students from N.Y.U. and Columbia, people who are just psy-
ched to be working in film.”

Holland also recommends using smaller cameras. “The smaller the camera you use, the faster you can
move," he says. "If you move fast, you have fewer setups per day, which means shorter schedules."

And he advises young independent filmmakers to coordinate and share equipment and supplies with any nearby productions — to call around and find out who has leftover items at the end of a shoot. "People have gels [color filters placed in front of a lighting source], light bulbs and food. Productions have stuff they need to get rid of."

With all this, unforeseen problems can still arise. "One time, we showed up at a location and we thought we had already gotten permission from the person who lived there," Holland says. "But the landlord showed up and said he never gave his permission. We ended up filming in my apartment."

There can be funding promises that aren't kept. "People say they have the money, but then it will turn out that they don't," Holland says. "Then I have to run around like a chicken with my head cut off looking for more money to finish the movie."

And problems with actors. "One time, we were supposed to shoot the next day, but the lead actress became ill and had to be taken to the emergency room," Holland says. "We had 20 hours to find a replacement."

Then, he recalls, "there was also the time when an actor and actress were supposed to play boyfriend and girlfriend. They had just met on the set and hated each other from the beginning. We had but only to fulfill a credit requirement. And after graduation, he went to law school (working his way through as a disc jockey). He had plans to practice human rights law in West Africa.

Those plans changed when he went to Paris and practiced entertainment law for about 18 months. He began to think about becoming a producer while working for October Films, a specialty film distributor that hired him to represent the French film industry in the United States.

"People I worked with would tell me I'd make a great producer," Holland says, "But I didn't know exactly what that was." He began to realize that he was just as creative as the people he was helping and that was when he decided to go into producing.

While organizing films at the Cannes Film Festival, Holland viewed a movie that was produced by Morgan J. Freeman (not the actor) and gave Freeman a call afterward. "We started hanging out," says Holland. "He gave me the script for Hurricane Streets, and that's when I quit my
job and made the movie."

Last February, Holland worked as a producer on the film, Desert Blue, which is in theatres starting in May, 1999. Desert Blue is the story of a professor of popular culture who travels with his daughter across the California desert to a small town as research for a book he is writing. A truck carrying a secret — and possibly dangerous — ingredient for a cola drink explodes and the two are forced to stay a few days longer than they planned when the town is quarantined. Recently, the trailer for the movie showed at the Angelica Film Center in SoHo before Shakespeare in Love, Holland says.

Holland describes his latest film, Spring Forward, due for release this fall, as a buddy movie. "It's about one guy who gets out of prison and takes a job with the parks and recreation department while another guy is retiring from the same job," Holland says. "One man is starting a new life, while the other is closing the book on the work part of his life. It's a funny movie, but it's more of a drama. I would call it a comedic-drama."

Spring Forward, written and directed by Tom Gilroy and partly financed by IFC Productions, the film-production arm of the independent Film Channel, was made for $2.5 million. "We have just finished shooting," says Holland, "and now we're editing." The filming went smoothly, according to Holland, but there were still a few glitches to overcome. "The film takes place over four seasons," he says. "But for the spring section, there was a lot of rain and we lost a couple of shooting days. We were over budget, so we had to cut down on other shots."

Aside from feature films, Holland is involved in other projects. With his friend and fellow producer, Kevin Chinoy, he is working on a number of film and television projects, including the Greg the Bunny Show, which airs at 10 p.m. Saturdays on the Independent Film Channel. "It started on New Year's Eve, and now it runs every Saturday," says Chinoy. "It's an adult show that involves the use of a hand puppet."

Chinoy, 30, has been working with Holland since August, 1997. "We went to the same undergraduate college at the University of North Carolina, Chapel Hill," says Chinoy. Chinoy didn't know Holland personally at the time, but he knew Holland was in the film business.

"I've learned a tremendous amount from him," says Chinoy. "He's very generous, he's introduced me to a lot of people and involved me in pretty much every aspect of putting projects together."

To save money, the two have made sure that the cineBLAST! offices are not lavish. They also tend to work with the same people on every film. "We try to get the best crew we can with the money we have," says Chinoy. "Ultimately, it saves us money to try to work with people we know time and time again. We get the best work with a low budget."

When asked if filmmaking has gotten any easier, Holland, who was recently nominated as a "producer of the year" for the Independent Film Channel's Independent Spirit Awards, replied: "Filmmaking is always hard, although now when I send scripts to people, they usually read them."
Herman Lew did not plan on becoming a filmmaker. “It was an accident,” he says. “Filmmaking found me.”

After years as a public school teacher, Lew, ready for a change, remembered a film class he had taken as an education major at California State University in Los Angeles. He had taken the course “by accident,” he says, just to fulfill a credit requirement. “The class was fun,” says Lew. “It made me see things differently, and I made a lot of little films.”

So when he decided to leave teaching in 1983, he pursued his new interest by getting a Master of Fine Arts in film at New York University. “I didn’t see filmmaking as a separate entity from what I’d been doing,” he says. “It was an extension of what I believe in and what’s around me — an outgrowth of my community activism.”

The 44-year-old Lew, who now teaches film and video at City College of New York, was born in Los Angeles and is a second-generation Chinese-American. His father was a naturalized citizen who traveled back and forth between the United States and China; his mother came to the U.S. in the 1940s.

Lew was in high school during the Vietnam war, a period when he began to develop an interest in his ethnic background, and in what was happening in the world.

“I became politically aware in high school,” he says, “aware of social injustice, inhumanity, and the dehumanization of people of color. I still believe in the same things as I did back then. This is still a race-, class- and gender-based society.”

After high school, Lew enrolled at Cal State and majored in Early Childhood Education. He taught in Los Angeles for five-and-a-half years before making the switch to film. “Going to N.Y.U. and becoming a filmmaker wasn’t about going to Hollywood,” he says. “I went for the experience, training and to develop my vision and voice.”

These days, aside from teaching, doing free-lance cinematography and making his own films, Lew works with Third World Newsreel, a New York-based group that makes and distributes documentaries, including films on the Black Panther movement, the civil rights struggle and the Vietnam war. He is also on the board of directors of the Black Maria Film Festival, a New Jersey-based group that promotes independent movies.

Lew has made a number of such films — always with a limited budget.

*The Marriage Dinner*, a short film he made in the mid-1980s, is about a marriage of convenience. It is the story of a woman from El Salvador who wants to marry an American because she is desperate to gain American citizenship.

*Mott to Mulberry*, completed in the early ’90s, is Lew’s most recent film and is also a short. The story’s main character is a youth from New York’s Chinatown who is attracted to an Italian girl from Little Italy.

Lew describes it as a coming-of-age story. But he says it didn’t start out that way. “I used to ride my bike from Fort Greene to NYU,” he recalls. “I’d take the Brooklyn Bridge and go through Columbus Park. Every day I’d see Chinese kids playing basketball.”

This gave him the idea for making a movie about kids and basketball. “There’s a perception in the U.S. that Chinese kids don’t play sports,” Lew says. He explains that he “wanted to build the story around a
cocky kid who is streetwise, plays basketball and who lives and grows up in Chinatown.”

Lew says that he saw Canal Street in New York “as a river that separates two communities — Little Italy and Chinatown — and at the same time brings a coming together of the two.”

Choosing the right actor for the leading role was not easy. “I wanted someone who was streetwise, but at the same time sensitive,” Lew says. And as he began interviewing potential actors, “I was getting only Kung Fu and bad-guy types. Acting is not something that’s supported in Asian families.”

So he decided to use a different method of finding the right actor. “I went to high schools in search of young men who were interested in acting,” he recalls. Finally, he met a student who wanted to be a comedian, but had no acting experience. “He had the vulnerability I wanted, but not the swagger and self-confidence,” Lew says. “So I wrote the script based around the actor.”

His feeling about the young man was confirmed during the shooting of the movie’s opening shot, during which the two young people share a kiss. “After we filmed that scene, the actor admitted to me that that was the first time he had ever kissed a girl,” he says. “That confirmed my feelings about his naiveness.”

Lew was able to use editing to minimize the lack of acting experience. “With non-experienced actors, you can get heartfelt performances,” he says, “but also really bad ones. For every gem, you get five rocks.”

To finance the film, Lew used his own savings, a post-production grant from the New York State Council on the Arts, and a bank loan. “At the time I was still a student at NYU, so I told them it was a student loan,” he says.

He kept costs down by using free locations like parks and streets. For interior shots he used the apartment of Edgar Gill, the film’s photography director. Lew also used his connections at NYU to shoot in rooms, hallways and auditoriums.

For the past two years, Lew has been writing a script for an hour-long film and looking for funding. He admires feature-length filmmakers for their skills and stamina, he says. But he would like to see more short, independent films on network television, as well as in movie houses. “There should be more venues for shorts and animation,” he said. A five-minute film, he says, can be just as important as a feature film.

“We’re inundated with stuff from Hollywood and their way of making films,” he says. “I’m in filmmaking for the artistry and the power to move people in a way that will make them think and to help them look at their lives differently.”
I thought the handcuffs were going
to cut through my wrists as I lay
prone on the red Chinese rug. I
raised my head carefully, trying to
find Vic, but a knee crashed against
my neck, causing white sparks to
streak through my vision.

Two cops lifted me up and led
me out the front door. The brilliant
rays of sunlight made me wince as
they escorted me to their car, a
Ford Taurus.

The heavy white officer with the
crew cut pushed me against the back
of the car. “You have anything sharp
in your pockets?” he demanded.

“Nah, just my keys.”

The cop frisked me along my
legs and dug into my pockets. He
pulled out my keys and threw them
onto the trunk.

“What the hell made you think
of breaking into this house?” asked
the other officer. “Don’t you realize
we were watching you guys since
you came here?”

I had nothing to say as I scoured
the area searching for Vic. I noticed
a navy blue car similar to the
Taurus, parked haphazardly on the
sidewalk with both doors open.
They probably had him.

The two officers pushed me into
the backseat and shut the door.
What am I going to say to my par-
ents, I thought. How am I going to
face them? Who should I call first?
What’s going to happen to me?

I couldn’t understand how things
went wrong. We had followed Vic’s
rules to the letter. We screened the
“mark” carefully, a kid from Long Island who hung out with us on occasion. Our strategy seemed assured when we stole his house keys while he was high from smoking dope. And Vic’s illegal acquisition of a silver Toyota Cressida provided for our arrival and escape. Motivation for our mission was simple: the kid came from wealth and Vic felt that it should be “shared.”

But here I was, sitting inside a hot undercover police car with the windows rolled up. I turned my head back and still saw no sign of Vic. Man, I hope he got away.

Vic had come up with the rules and scheme about a year ago. He had approached me in the neighborhood park and candidly laid out his plan for robbing people — “taxing,” as he referred to it. I was apprehensive but he pulled out a thick wad of 20s that shimmered in my eyes. Knowing I was a typical male teenager, Vic toyed with my emotions; he knew my mind was focused on girls, cars, and hanging out. He also knew that none of the above would ever come to fruition while we lived in poverty. Girls around here didn’t care about guys who had sweet dispositions. All they saw were the “cats” who drove luxury cars with glossy paint finishes and gold rims.

It was easy money, he said, “All you gotta do is pick the right spot, the right person, and the right time, and boom, you’re paid for the week.”

Sitting on the cement chess table, I listened to this 17-year-old, lanky kid “rap” to me about the merits of his plan. I watched him swagger, his black jeans hanging off his rear-end, emphasizing each point with his palm and index finger. I mulled over the positive and negative points of his presentation, and finally agreed to be “down with the program.”

Away from the neighborhood, we began our partnership later that night, looking for the first victim. A young Spanish guy, probably in his late twenties, grabbed our attention immediately. After leaving a 24-hour bank, he walked down a darkly lit block wearing a tan knee-length jacket. Vic ran behind him and tackled him to the ground. He then pulled out a screwdriver and put it to the base of his head.

“Yo! D, grab the jacket!” he ordered.

I went over to him and yanked off his jacket. Vic picked him up and threw him on top of the garbage bags on the curb. The kid fell face up and Vic put the screwdriver against his eye. He searched through his pockets and removed a wad of bills. Then Vic got up and ran, me following on his heels. We had “taxed” $95 from this guy, and the jacket was worth an additional fifty. We celebrated our first mission over hamburgers and soda.

Vic was the “American Nightmare” in its full glory. A skinny, tall, black kid with glassy, narrow, black eyes and a thin mouth, he lived in the ruins of poverty. He came from a broken home and was born to a woman who was a child herself. His father, before disappearing, was abusive to both of them, setting the path that Vic would soon follow. Education was tertiary in Vic’s life; on days he went to school, he would inevitably find himself in trouble or suspended for acts of violence. When he finally reached the ninth grade, he dropped out, ending what little formal education he would ever have. While he was creating havoc, I was busy learning my ABCs. Teachers watched me shine, while they referred to Vic as an “uncontrollable animal.”

He was as slick as oil when it came to street knowledge. He knew all the hustles and all the “right” people in the concrete jungle. Whenever he made a move to something worth his while, he would come up trumps; if he lost, it was never too big.

Most people avoided Vic because of his reputation. His attitude and demeanor earned him the title of “crazy” — a person who was uncontrollable and abided by nobody’s rules. One time in the neighborhood, an officer caught Vic smoking marijuana. The cop moved
in on Vic and ordered him to put it out. Vic looked at him and said, “Bitch, this is my park and I’ll smoke what I want, when I want.”

Ten minutes later he was arrested.

But most people didn’t see the other side of Vic. The side of Vic that would come out while sitting on the stoops, watching the streets, as the sun came down. The side that told me how he loved science, messing with chemicals, and studying the anatomy. The side that often told me how he hated “being poor,” hated being called “stupid,” and hated the constant mental and physical abuse. The side that told me how he would one day leave all this behind and never look back.

So here we were, me sitting in the detectives’ car, and Vic, well, I still didn’t see him. The cop fired off questions at me, but the unrelenting heat stifled my voice. The cop pulled me out and threw me hard against the car, yelling at me for not answering his questions. I looked around for Vic, but I didn’t see him.

Good, I thought, just follow the rules and keep running bro’. Don’t let them catch you.

— Anonymous

KrZyBaBe and I broke-up. Our affair lasted two weeks. Although it was her idea to end our relationship, I was more than happy that she’d suggested it.

“Listen, you’ve b gun to bore me, so let’s just stop tthis right now, okay!” went her reasoning.

I sighed in relief and replied to her with a, “fine... whatever?” Her frequent typos had begun to exasperate me anyway. Furthermore, I had already befriended Yourrgrrl22; she was far more interesting than KrZyBaBe and a better typist, too.

In all fairness though, KrZyBaBe was a wonderful person — kind, weird (in a harmless manner), humorous, passionate, and descriptive-yet-concise; but the sentences she typed were forever riddled with errors — an unforgivable considering the environment in which our relationship had blossomed.

Ours was a cyber-fling.

I had met KrZyBaBe one night while in a text-based chat room on America Online. In fact, this was why I had decided to subscribe to AOL in the first place: to chat with people.

I’m aware of the current opinion held by sociologists that being in a virtual environment similar to that
of online chat rooms for long periods of time could lead to an anti-social personality. However, for only $19.95 per month (America Online charges), I’m willing to take my chances. Besides, conventional forms of socializing and the unpredictable dangers that accompany them — expensive cocktails, pokes of infected needles from crazed HIV+ persons at parties, bar-fights, mugging, unsolicited sexual advances from unexpected quarters, etc. — seem primitive when compared to the controlled environ of mingling with other America Online users in an online chat room. If conversations get too bizarre, relief is only a click of a mouse away.

The night I met KrZyBaBe, I was in the “Singles Lounge” chat room. After holding inane conversations with other users for over an hour, by 12:39 a.m. I was more than ready to disconnect, when the screen-name — KrZyBaBe — appeared in the column that listed the other users in the chat room. Overtaken by curiosity, I accessed the person’s user-profile by double clicking on the screen-name with my mouse. What I read blew me away.

KrZyBaBe
NAME: Familiar enough
AGE: Old enough
SEX: Woman enough
LOCATION: Close enough
OCCUPATION: Remunerative enough
INTERESTS: Wild enough
PERSONAL QUOTE: Enough already

Here was a girl humorous, witty, and self-assured in her own slippery way. I was impressed by her fresh approach to answering the trite questions on the profile form. I double-clicked on her screen-name to send her a private message.

“Knock! Knock!” I typed.

After a minute’s delay (enough to look over my user-profile) she replied, “whose there?”

“Boo.”

This time she replied instantaneously, “boo who?”

She had fallen for my routine. “Boo hoo, you’re crying!” I typed back.

Her reply was more than encouraging, “hahahahahaha brilliant. You’re funny!”

That night KrZyBaBe and I typed private messages back and forth to each other for over two hours. During the first hour we politely investigated each other’s interests — she loved reading and yoga; location — she was in Boston; occupation — she was a student; and physical statistics — she was a perfect 10.

The second hour was an entirely different ball game. By now the introductory formalities had been completed; it was time for business. Each knew what the other wanted. KrZyBaBe and I started off by typing messages loaded with sexual doublespeak. Gradually, our private messages to each other turned more explicit; a few sentences later we ended up having filthy cyber-sex in all its keyboard-facilitated, wordy, isolated, and dysfunctional glory.

At the end of our explicit tete-a-tete, I typed stretches of “ooohhh,” and “yyessss,” to show how much I had enjoyed her messages that had spurred me sexually. We didn’t part right away. For the next half-hour we bonded. She let me in on her temporary worries, her ambitions, and other intimate secrets; I opened up to her as well. Neither of us talked about meeting in person. After all, we were old hands at this, and experienced cyber-lovers don’t waste time with such wishful thinking. At 2:45 a.m. we wished each other goodnight; by then we had traded photographs (mug shots only) via e-mail, and promised to meet each other online at 10:00 p.m. the next evening — we were going to cyber-date.

That night I was euphoric. KrZyBaBe and I understood each other well. Our conversation had turned out to be unexpectedly smooth. I chose to ignore her typos.

What we did the next evening on our cyber-date became a routine for the following 10 days. As soon as we located each other online, we would exchange I-MISSED-YOUS, discuss the day’s events, share undisclosed details about ourselves, and part ways late at night after a requisite session of cyber-sex. Within three days of having met me, KrZyBaBe sent me a mushy cyber-card. I responded with a cyber-bouquet. We exchanged I-LOVE-YOUS. Things were going perfectly.

Alas! By the 11th day of our relationship, we ran out of conversation. After having disclosed to KrZyBaBe all the emotional, mental, and social details of my life that were permissible, I had finally reached a point where further dis-
closures meant forfeiting my monopoly over my core identity. She seemed at a loss of words as well... words that mattered. The final days of our relationship were harrowing. Both of us tried hard to interest the other, but there’s only so much that’s fascinating about a day at school, or an argument at work. Even her typos had become unbearable to me.

KrzYBaBe and I broke up exactly two weeks after we had begun talking. The night before we broke up, I met another user named Yourgrrl22 in the same chat room, and had hit it off wonderfully with her. By the time I forgot all about KrzYBaBe, it was the third day of my relationship with Yourgrrl22.

— Altuf Tyrewala

On or around February 14, 1991, I became a race traitor. I didn’t burn the flag of an African state, spit on a picture of Malcolm X, or teach a white person how to really cook collard greens, or how to dance the Funky Chicken. Instead, I was in Paris, France, consorting with a white man; we were letting our fingers do the walking, there was not much talking, and our imaginations were going as wild as pigs in mud.

I have been told since that I had grievously violated the sanctity of my race. Almost every one of my black women friends have told me they don’t see what I find attractive about white men. If I were to be completely honest, the answer would lay somewhere between “I don’t know,” and “very little.” This despite the fact that my last three romantic relationships have been with — you guessed — white men.

Yet, in my head, if I could have any man I want, I’d choose one the color of a newly picked cocoa pod: deepest brown, with a rich, dull sheen. He’d be so dark the color would seep under his cuticles into the layers of his nails, stripping them brown and beige. And he’d still have to be totally cool as well. But that’s in my head.

While my inter-racial relationships have brought me a great deal of pleasure, I never imagined the trauma involved in maintaining them. I’m not sure which is worse: the close friends who say whatever “truth” they think will cure me of my crazy behavior, or the nasty strangers who may not say anything out loud, but look at me like I’m slime on a rotting leaf. Then balance these reactions against the strangers who do say stuff like “piece of shit” right to your face as you and your lover walk up 23rd Street — not even holding hands, mind you — on a sunny Saturday afternoon.

Then of course there’s the clash of cultures — this is what people should mean by the “big bang theory.” Going out with white guys was crepes versus jerk chicken; dancehall style versus Devo. Believe me, when a Jamaican woman dates a French documentary producer, a Jewish New York artist (he was also younger, much to the scandal of my black women friends), or a west coast investment banker, “compromise” is one word that will constantly be tripping off everyone’s tongue!

And in these past years I have met more polite, guilty white liberals than you could shake a stick at! I don’t intend to be mean, but it’s really funny how eager these totally good people are to make you feel comfortable and welcome and happy and well-fed and put your feet up on my satin hearthoom chair and what lovely hair, and... you get the picture.

But the really weird aspect of interracial dating is how personally many black people — both men and women — took it. I have had countless angry debates over my right to love anyone who was good to me and loved me back, as opposed to what I’ve been told is my “responsibility” to preserve the African race. I’ve even been told by an African (male) friend that while I continue in a relationship with a white man, I should not wear my hair and face natural, or wear the African fabrics I love. That, he said, was kind of “a slap in the face” to my people, especially to Brothers.

Often, my critics do not set much store by the fact that I’ve been really happy and treated well in these mixed relationships. They’re happy to ignore the fact that almost all the offers I’ve had from Brothers would have meant sneaking out to the movies, being alone at Christmas and the Fourth of July, and definitely hurting a Sister.

So for these reasons I date white guys. And when guilt over my terrible crime against my race drove me into therapy, my therapist right-
ly pointed out that I was just working with the materials I had at hand. So until I find a single black man who shares my interests and makes me happy, I'll just keep doing whatever feels good, and is good, to me. And it won't have a thing to do with some ignorant stranger who gives me a dirty look.

— Lois Shellie

SUBWAY DILEMMA

I felt squeezed like a sardine in an underground can. Yet during rush hour on a week day in New York City, I was content to actually be able to get on the #9 train.

"Do not step on me!" I heard a woman suddenly scream just as the train was starting off. My eyes glided away from my book and stopped at a furious looking woman, who was sitting in front of me, just off to the left. She was looking up, frowning at a black man standing to my left.

She screamed again but this time louder, "Do not step on me! Help! Help! This man is attacking me! Help!" I looked up at the tall and lean supposedly-harassing man, who looked totally bewildered.

This woman has lost it, I thought. I knew there was no way this man could have deliberately stepped on her without me noticing it. He seemed embarrassed by the attention suddenly on him and muttered something like he was not stepping on her at all. I looked down to the floor and saw that indeed his feet were quite away from hers.

At that moment the train entered the busy 59th street station. I noticed that someone was pulling on the man's corduroy jacket from behind. A young woman sitting behind us smiled and said, "Hi!" to him, totally ignoring the uneasy situation. He seemed happy to see this friend or colleague, and started small talk, pretending to feel fairly relaxed about the situation.

The train stopped. The perturbed woman got up from her seat and blocked the doors of the train open so that no one could leave nor step in. She leaned outside the train and called, "I need a cop! Is there a cop? I need a cop!"

The man was still chatting, but I noticed very small beads of sweat forming on his temples.

No one tried to hide their impatience. Some businessmen on the platform and a mother with a child on the train attempted to convince the woman to calm down and let the train go. She ignored them.

"If you call a cop, you'll need a witness!" I shouted, determined to defend the man if necessary. His acquaintance suddenly seemed very detached, and looked away. The man stopped chatting, I put my hand on his arm and tried to reassure him. I told him that I knew that he did not do anything to this woman. He nodded and briefly thanked me, probably only wishing this was not happening. Again, she pretended not to have heard me. A white police officer arrived. She pointed at the black man and frantically repeated, "It's him, sir! It's him, sir!" The officer bluntly ordered the man to "get out right now!"

Another train entered the station. The police officer told the woman and me to get on that train, which had just opened its doors. We
obediently complied. The train was surprisingly empty and we both sat down on the same side, but five seats away from each other.

Many questions ran through my mind. I wondered if I should have stayed, but if so, for what? I was only a witness. What if I, or another white woman, had not been there to create a balance between the accuser and the accused, the latter being the disadvantaged by having the wrong color of skin? And who was the woman? Could it be that she had just had a hard day, which made her easily irritated, so she just snapped at the first person in front of her? Or could the growing frustration that we all experience everyday riding the evermore saturated trains be responsible for the woman’s loss of temper?

— Helene Poulet

Beads of sweat trickled down Delia’s forehead. The dimly lit and cramped space in the tiny room made it almost impossible for her to work. Squinting through her plastic-framed glasses, she sewed. Her deep brown eyes looked up at me and seemed to penetrate my soul. Her tired, sweaty palms slowly rose to cover her face. A tear trickled down her chin and on to the table.

“When I left the Dominican Republic ten years ago, I didn’t think things were going to be like this. My hands hurt from so much work, and the only thanks I receive from my daughter are some curses in English.”

These were Delia’s words to me as we sat in the small sewing room of her apartment. She reached out for my help in communicating with her daughter. “She will listen to you best... after all, you speak perfect English.” I was the one who helped her learn the perfect English she now speaks.

Delia’s 21-year-old daughter, Christina, is my best friend. Delia struggled to save enough money so that she could leave Santo Domingo in search of a good education and better life for her daughter. Something happened to Christina when she got to this country: the lavish lifestyle and party-life of people she saw around her. That was not what her mother wanted for her.

Delia told me the story of how she found her current job. It was hard because she did not know English. I tried to imagine walking into an office in search of work and not being understood, or given a chance. Every morning she sacrificed herself by going to work in a tiny, run-down sewing factory in a desolate area on Westchester Avenue in the Bronx. She was able to get public assistance and put her daughter through school.

Gesturing with a shaky hand, she wanted me to follow her around the apartment. Stacks of clothing poured out of the bedroom closet onto the floor, and the dining room table lay hidden under heaps of papers. She explained how her nine-to-five job left her worn out, with little time to clean the entire apartment. Before I got up to leave, Delia asked me a question to which I could not reply: “Why have I lost my daughter? What can I do to get her back?”

I had never known what it was like to adopt to a totally new way of living. I was born in New York City. Puerto Rico is my parents’ native homeland. Delia’s story enabled me to feel an understanding and compassion I had never known. My friend, Christina, used to be a poor, shy girl when she first came to this country. Now she had become an ungrateful child. Delia admitted she spoiled her. While Christina walked around in name-brand clothing, Delia re-sewed her old clothing.

I decided that I wanted to help this suffering woman. I decided that I wanted to teach her English just as I had taught her daughter. My desire was to see this remarkable mother walk into an office and be listened to and given the chance of a lifetime. My dream came true the day I got a call from Delia telling me she had found a job as a secretary in a small, private office. My only reaction was to ask, “How did Christina react?”

Worry evaporated from my face as I heard Delia tell me that the relationship between her and her daughter had changed. They had begun to understand each other, and Christina admired her mom’s courage.

Today, when I see someone new in this country who is struggling to make it, I remember Delia.

— Debbie Cruz
I hate chicken! For three years after I arrived in this country from Monenogro, I ate nothing but chicken! For those years my mother, who is a chef, cooked only chicken in one hundred different ways, but no matter what she did with it, it was still chicken. We were too poor to buy any other meat.

My first dinner in America was chicken. Mom had dredged chicken breast in flour and sautéed it with garlic, chopped tomatoes, oregano and basil. It melted in my mouth. It was my mother’s cooking that gave it an extra flavor.

My next meal was also chicken — chicken breast dipped in egg and breadcrumbs, fried, and then baked with tomato sauce and yellow cheese.

The first week of chicken was fine, but after that I began wondering, “Will we ever eat anything else?” My mother would say, “You should be grateful to have chicken. There are people who are starving. Think of them. They wish they had chicken.”

Everyday when I came home from school, the smell of chicken stuffed me before I even opened the building door. I hated going up to my apartment because I knew that my mom was serving chicken again. When I entered my apartment I felt full. I didn’t want to go in the kitchen because there on the dining table — with one chair for the four of us — was chicken. Maybe it had been marinated in lemon juice, maybe spiced-up, but I couldn’t help thinking that beneath all those spices was chicken. Mom tried to make it attractive, but all I wanted was steak, a plain medium-rare steak and some potatoes with butter and salt, the way she used to make it back home.

One day when I came home from school, my mother was upset, but mostly sad. My brother had had a half-day at school so he was home early. My mother served him chicken for lunch and as soon as he had his first bite, his stomach turned. He threw up all over his plate and all over the kitchen floor. By the time I got home my mother had cleaned up the mess, but she was sad. I was thrilled. There was no chicken on the table! I asked in a funny voice: “Aren’t we having chicken today?” She looked at me with sad eyes and replied, “What am I supposed to serve?” At that moment I was ready to tell her, “Please serve medium-rare steak and potatoes with butter and salt the way you used to back home.” But that was an inappropriate thing to say. I knew that it wasn’t her fault that we were having chicken today. It wasn’t anybody’s fault.

My father would come home from work late when we were asleep and I would hear him whisper to my mother how tired he was and how in two hours he had to go back to work. I never heard him complain about the food that was served. He would eat his chicken and go to sleep. He would be gone before I woke up, and I wouldn’t see him, only hear his voice late at night.

My family and I ate chicken for three years. I am surprised that I didn’t grow wings. If I didn’t eat the chicken my mother would say, “You are not hungry, because if you were hungry you would eat your chicken.” While the steam of the nicely cooked chicken brushed my
face, I was dreaming of steak. Oh! How I would like to have a medium-rare steak and potatoes with butter and salt; but when I looked up, the chicken was in front of me.

Whenever I spoke to my grandmother on the phone, she would ask, “How’s America?” I would say, “Fine.” My mother’s eyes were focused on me, listening cautiously, making sure that I said the right things and didn’t alarm my grandmother. She was afraid that I might say that our every meal was chicken. If my grandmother knew that her children were not happy in America, my mother would have to be on the phone for a long time. My mother didn’t want my grandmother to know that we were struggling, so I would speak in a cheerful tone pretending that everything was fine.

I don’t eat chicken anymore; I even avoid the meat section at the supermarket because I do not want to see the display of the chicken. It reminds me of my beginnings in America.

— Merima Shaba

Like many relationships between men and women these days, that of my neighbors, Patty and her boyfriend Mike, is abusive. But in this situation, it is the woman — Patty — who is abusive towards the man — Mike. She does the beating. Patty has a firm, carefully curved body that could cause a lot of men to lose their loyalty. A medium-built dark husky woman who walks with profound confidence, Patty can march out of her house, extending each foot on to the pavement as if the ground belongs to her alone. Patty’s stringy, mingled hair-braids swing back and forth with each step.

She has never been a harsh person. Patty could, at deliberate moments, express wonders of politeness. On her way to work striding toward her large used Chevy, she has stopped and managed just enough time to show her whiter-than-white teeth in my direction. She has even executed a bewildering wave, making each finger diligently whisper sign language at me. I have returned her look and wondered helplessly about her skimpy tight blouse as she entered the car.

Patty and Mike’s little secret is completely safe from everybody in the small Queens neighborhood where I live. There are never any illicit noises coming from their house next door. I never hear a scream,
sounds of furniture capsizing, or any wailing from their small child. At no time does a pastor or marriage counselor visit the house either. Together for years, they seem bound by invisible chains. There are times when they appear genuinely in love; entering the house together while laughing and teasing each other as lovers do.

It was your usual 6 o'clock on a Friday evening in the neighborhood. There were no strange noises or circle of events that was not a familiar part of the neighborhood. Police cars whirred by as always, flashing their sirens, running red lights in an effort to chase no one. The meddlesome boys on the corner pulled the fire-alarm box for the umpteenth time. Bengie walked his muscular fearsome pitbull down the block, the dog barking at the trees. Then the raucousness started. Mike came running out of his house down the middle of the street, his eagle bald head shining with beads of sweat. His cumber-some arms and feet moving in constant harmony up and down as if he was riding a bicycle. His eyes grew fearsome with tints of terror. Patty came spurtting out, chasing after Mike. I had a grand view from the top of my stoop of the action.

Patty was no more than a few inches taller than Mike. She was also a little broader. Mike was not able to run for long. His beer-belly days had contributed grossly to his lack of oxygen supply, and bucking knees brought him to an abrupt halt. It was after only a block that Patty sensed his near exhaustion and reached for her shoe from off her right foot. She raised it high in the air, reminding me of a sailor about to strike a harpoon at a whale. Patty's first blow came hard to the side of Mike's face, sinking into his large cheekbone. His pitiful outstretched arms made no defense as the second blow spanked him on the front of his head. I watched in concealed delight. It was fun at first to see a woman beat a man.

Then I began to reminisce about the days of my childhood when my own parents would engage in such warfare. I would stand in the middle of their circus act as mother's square but awkward punches did little harm to my father's torso. Tides of tingling sweat trickled down the side of her face as she hastily tried to rearrange her dismantled polka-dotted dress. I was torn broken-heartedly between the two people I most loved. I cried at the time as mother commanded me to reach for a knife.

Mike was a compassionate father who never missed a day attending to his small his son. He was the kind of person who minded his own business and, like my mother, stayed away from trouble. My excitement turned to sympathy as Mike cried for help with tears slipping down now-swollen cheeks. "Shut up and get back into the house, you," Patty ranted in anger to Mike. Then Patty did the unthinkable: she kicked him. Patty’s body lunged in a football kicker’s erratic motion. Mike, however, sidestepped her as her feet displaced the empty cubic air. This made Patty even angrier. She slapped Mike once more. This time her fingers shaved the thin layers of his lips. Mike tried to speak, but his words never left his throat. Each syllable was choked in pain. My brothers and a few people had gathered by now to watch the main attraction of the evening. For a moment Mike’s eyes met mine. They were bitter. He bent his head in shame, humiliated by all this attention. He had become a ridiculed sinner in a Baptist church with his reverence. He walked in a quick stutter of brief dashes toward his house, never looking up at any one. Patty followed behind him, a guard dog with its prize possession.

As they returned to the house, a few men who had crowded to see the fight began to laugh. "No woowoman beat my ass like that," said one man to the other. "This was better than a Chuck Norris movie," replied another. Later a police car drove by, but nobody bothered to stop it. Since a woman was not the one being beaten, no one wanted to waste the cops’ time.

It was weeks before I saw Mike again. He never said hello to me, as he had on rare occasions before. He would not say a word to me ever again. He just came and picked up his son as always. He moved in a timid humble way as he helped his son into the car. A few days later I saw Patty again, quickly strutting to her car in a familiar rush to some unknown place. She wore the same white outfit of the night of the fight, neatly browsed unto her body. No rips appeared on her clothing. No evidence of the fight lingered. She smiled as she always did as if noth-
ing had happened.

"Hi neighbor, how are you today?" she asked as she went into her car, opening the door in her frigid manner. I stood with flirtating eyes and a gaping mouth trying hard to find her an answer.

— Eric Hall

I'm telling you, sleeping on the floor is very good for the body. I tried it after reading it in Deepak Chopra's book!" my aunt Yasmin gushed over the telephone. She was calling from Canada.

"Deepak Chopra?" I howled back at my aunt. "Oh come on, auntie. He's just a phony messiah for aging hippies! What does he know about sleeping on the floor?"

My aunt shot back, "Cool down okay! One — I'm not an aging hippie, so watch your mouth! And two — try sleeping on the floor just for a few days. It's ultra-rejuvenating!"

I groaned a Seinfeldian, "All right! All right!" into the telephone.

After we hung up, I thought that sleeping on the floor might not be so unpleasant after all. I shared an apartment with my roommates on the second floor of a private home in Queens. That night I made it a point to lock the door to my bedroom. Letting my roommates discover the eccentricity my aunt had bullied me into would be tantamount to social suicide.

I spread out a quilt and lay down, more than ever grateful for a wooden floor — it was easy on the bones. After some tossing-and-turning, I snuggled into a comfy position. My mind quieted. I became aware of indistinct noises: the house settling; crickets chirping outside the window; my clock ticking; thuds from the apartment below; and Ernie — a seven year old who lived downstairs — screaming out in agony. "No dad! ... Please stop! ... Dad!"

I flung my pillow away and planted my ear on the bare floor.

I heard Mr. Faulkner drawl, "Come here you little son of a bitch! I'm going to teach you a lesson for leaving your toys in the living room!"

Mrs. Faulkner's screeches followed: "You've scolded Ernie enough! For chrissakes, honey, let Ernie be..." The sound of a slap silenced her.

Someone squealed. Heavy thuds began chasing weaker thuds toward the rear of the downstairs apartment. I assumed Mr. Faulkner was chasing his son Ernie. Muffled shouts came from the same direction.

I lay paralyzed on the floor. My fingers twitched to dial 911.

After a minute, I heard a scurrying toward the apartment's rear. Mrs. Faulkner, apparently recovered from the slap, was trying to rescue her son. Muffled shouts turned into muffled sounds.

In the tense silence that ensued, I tried to recollect any incident that would explain Mr. Faulkner's savagery toward his son. Although Ernie was as an unusually active seven-year old, my roommates and I had dismissed him as merely a frisky child. Mrs. Faulkner — a perky woman in her late 30s — was forever in a rush, shuttling between her duties as a mother, and her job as a store-supervisor at the local Rite Aid.

Mr. Faulkner — the proprietor of an accounting firm — always came
across as a perfect gentleman. His little gestures showed his kindness. When the mail for both apartments arrived in one bundle everyday, Mr. Faulkner would sort it out, and would climb our short flight of stairs to deposit the letters for my roommates and me at our doorstep. He was no less generous toward his family. Ernie enjoyed luxuries that were typical for children of the elite, along with the freedom to have his way in almost everything. Mr. Faulkner seemed supportive of his wife’s job commitments, as well as her frequent outings with a group of local lady friends.

Suddenly, the reason for Mr. Faulkner’s violence hit me like the jolt of an electric socket. How could I have not known!

The thuds my roommates and I heard emanating from downstairs almost every night — sometimes until late — may not always have been the playful movements of a seven-year-old. Ernie’s hyperactivity was probably his way of not dwelling on his father’s addiction. Mrs. Faulkner’s chronic haste could merely be nervousness induced by the abuse she received from her husband. The empty bottles of beer and alcohol that regularly filled the recycling canister we shared with the Faulknrs weren’t leftovers from a party they’d had. The drawl in Mr. Faulkner’s voice when he’d said, “Come here you little son of a bitch…” wasn’t caused by rage.

Mr. Faulkner was an alcoholic.

But why did he drink? And how much did he drink? And what made a soft-spoken person like him such a violent monster under the influence of alcohol at night?

“It’s because he loves us so much,” Mrs. Faulkner whispered to me the next morning from across the supervisor’s counter of the Rite Aid store she worked in. I had decided to pay her a visit after agonizing all night over the whys and hows of Mr. Faulkner’s violence. When I first mentioned that I was aware of the previous night’s events, she appeared pained and offended; I pressed on.

“I’m sorry, Mrs. Faulkner, but I don’t understand. He was violent! How could that be love?” I asked. The night before, Mr. Faulkner had amazed me with his well-concealed addiction; now his wife amazed me with her rationalization of her husband’s actions.

Mrs. Faulkner sighed and said, “Basically, Paul’s a very kind-hearted man y’ know. He never complains about anything Ernie or I do. Last night’s commotion was caused by Ernie. He left his toy-car in the living room yesterday morning and Paul stepped over it and hurt his toe real bad. He’s too kind to scold Ernie right away, so he waits until he’s had a few drinks before venting his anger at either of us.” Her voice quivered, but she continued, “Everything becomes fine in the morning. We just have to learn not to hassle Paul in any way. And besides it’s really none of your business, so just leave us alone!”

I was numbed by Mrs. Faulkner’s approval of her husband’s calculated violence. As the evening approached, my worry for Ernie increased. I didn’t tell my roommates about the turmoil in the Faulkner family; they were hardened minds of their own businesses who would have ridiculed me for sleeping on the floor in the first place.

That night I positioned myself on the floor once again and began listening for telltale sounds from the apartment below. I expected to hear screeches, fights, and cries for help... I heard an eerie silence.

In fact, I never heard another fight again. Mr. Faulkner stopped his practice of sorting the mail. Ernie turned more hyperactive. Mrs. Faulkner’s nervousness remained. The empty bottles of beer and alcohol continued to fill the recycling canister. But I never heard another fight again.

A few weeks later my aunt Yasmin called me from Canada. “You’ve got to try acupuncture!” she gushed over the telephone. “When the needles go in, it’s a bit painful, but I’m telling you it’s the best thing that’s ever happened to me!”

— Altaf Tyrewala

Quarters and dryer sheets in hand, I let my apartment door close behind me. Wait! I don’t have my keys! Seemingly moving in slow motion, I reach for the door, hoping to intercept it before the lock catches. My heart sinks. My breath stops. It’s too late, I’m locked out.
My roommate is out of town until Friday and it's only Sunday today. On this beautiful, warm, August evening, I find myself utterly without a home in this city. Did I mention that I am in my pajamas?

Never mind all that, I'll just put my clothes in the dryer, go to the super and get the extra key from him. Of course, just my luck: he's not home and isn't expected until midnight.

Sitting on the stoop in the courtyard of my Brooklyn apartment building, tremendous thoughts run through my head. What if the super doesn't come home until midnight, or not at all? What if I can't find anyone to stay with for the night? What if I can't get in until my roommate returns? I have to go to work at 6 a.m.

I used to lock myself out of my house all the time when I was a teenager, and I found those times tragic enough; though the neighbors always had a key and I knew my parents would be coming home soon.

Having moved to New York City just six months ago, I don't know many people here. My boyfriend is in Israel, and I don't know anyone in my apartment building. Suddenly I feel hopelessly vulnerable to the City's vastness.

I have plenty of clothes to wear, but no place to turn. I find 40 cents in my laundry, but that is still $1.10 shy of subway fare. A buck ten is usually pocket change to me, but today, it is a priceless ticket to safety. I could take the train to Manhattan and beg a fellow employee to put me up for the night, but that seems a bit extreme.

Just when my thoughts are turning beyond ridiculous, a young, husky boy of about 12 appears out of nowhere. He tells me his name is Shabass. Maybe he noticed I am in distress. Or maybe he is bored and just wants to talk to someone. He sits down on the steps and strikes up conversation. Every so often, he stops dribbling a basketball and shoots the ball against the wall into an imaginary basket. He then lets the ball roll back to him and continues to dribble.

After telling him my problem, we concoct plans for my return home. We could break in. "My Aunt showed me how to pick a lock with a credit card," Shabass explains.

I am about to try anything. Unfortunately, neither of us has a credit card handy.

"You could scale the wall high enough to grab hold of the fire escape and then climb up the fire escape to the roof," he instructs me of his next plan.

I could if I was Spider Woman, I think to myself; but I humor his outrageous rescue attempts.

We discuss what we would do if we were homeless for a few days. He decides I am set because I have my whole wardrobe just freshly washed, at my disposal. We exchange the latest gossip about Brenda and Jacks on General Hospital, and the movies we had seen recently. Shabass shares his girl problems. I guess he is just beginning to take an interest in girls, and doesn't know what to do with it.

His main concern this summer is basketball and winning the unofficial neighborhood tournaments.

Sitting there, talking with Shabass, I know that I am never going to speak to him again. To him, I am just a young woman who happens to be around and available to spend some time with. He means much more to me; he is a friend at a time I need one the most.

I find it interesting to talk with him because I haven't really spoken with anyone in my building, let alone my neighborhood, since I
moved here. My neighborhood is rough, with the Fort Green Projects just one block over. The kids here are tough. Shabass tells me about the gang he is in, assuring me that it is a good gang, whose members only get into fights when provoked. His speech is at times hard to follow, partly because of the slang he uses and partly because of his poor English.

He sits with me for hours. He mentions something about waiting for his Aunt to come home so he can watch a TV show; but even when his Aunt returns, he continues to sit with me outside. He offers me 75 cents to help get a subway token. I take this as a magnanimous gesture, because earlier he had beamed about a $4.00 fortune lying in his room.

It is getting late, and I am growing exhausted. I decide to venture up to the top floor of my five floor building, and knock on a neighbor’s door. “I’m locked out of my apartment and I was wondering if I can climb out your window, onto your fire escape, to the roof, down the fire escape, and into my window,” I blurt out.

“Why don’t you just go through the roof door?” he says, pointing up to the roof, annoyed.

Although confused by his suggestion, because when I had tried this earlier, the alarm sounded, I decide to try again. This time, ignoring the ringing alarm, I open the roof door. The alarm stops. I walk over the roof. Shaking with nervousness, I take a quick moment to drink-in the perfectly scaped Manhattan skyline, back-dropped by a blue-black starlit sky. I then climb down the fire escape into the open window in my wonderful apartment.

Ah! I can breath again.

Grabbing my keys this time, I head back downstairs excitedly to tell Shabass the wonderful news. He seems almost disappointed. I assume it’s because he realizes that never again will we sit on the stoop and talk for hours; we will never be able to learn more about each other’s interesting lifestyles.

“Thank you, Shabass. I had fun talking with you. I’m sure I’ll see you around,” I say.

Both of us know, fully well, that we will never hang out again. I am sure Shabass will forget my name, and in time, I will forget his; yet, I will never forget his company. As I begin up the stairs to my beloved apartment, he calls to me with his arm outstretched, reminding me of the 40 cents I left on the stoop.

“Keep it!” I yell back. After all, 40 cents is but mere pocket change to me.

— Amber Nowak

I will have the usual,” I told Shali, owner of Aladdin, a Middle Eastern restaurant on Lexington and Twenty Sixth.

“For you, I make the best, my friend,” he replied and set about preparing the best shawarma in New York. Shali immigrated to New York from Damascus, Syria, 20 years ago.

He is a peace loving man and loves the Koran, even though his American son attended a Jewish kindergarten and is currently in a Catholic elementary school.

Right after I ordered, a raspy, piercing voice asked me: “You have a British accent, where you from?” I looked up to find a disheveled old man, unwashed and tired-looking. He was surrounded by books and plastic bags which resembled the sole belongings of a homeless person. He stared at me intensely with a somewhat glazed look in his beady blue, rimmed eyes.

“I’m from South Africa,” I replied, unaware that I was now locked into a conversation with this stranger. He immediately told me a hilarious joke about my country. His coherence and accuracy assured me that he knew what he was talking about.

His humorous, light tone was not to last for long, and soon I was led into a conversation about topics as serious as World War II and the Cold War. We were debating the subjects of propaganda and education in Russia when Shali handed me my meal.

My eating provided the old man a chance to continue his conversation with little response from me. He began ranting and raving, “I refuse to discuss the holocaust!” he shouted as I munched away, while listening intently. All of a sudden his tone was frighteningly electric and his hand gestures turned violent. The abrupt change in his tone and behavior forced me to become more attentive, while Shali just shook his head.

I finished my meal and strug-
gled to force my way back into the now flowing discussion, which was eagerly dominated by this powerful orator. The subject turned to politics. Before I could put in a word, he was spouting forth statistics and demographics that I knew to be true. Then, he started talking about religion and race in New York. Another customer came into the deli and the man confronted him, demanding his views on decreasing church attendance and the shortage of ministers. The would-be patron fled.

"I like you, my friend, but you talk too much and scare away the customers," Shali said. While I could understand Shali's dilemma, I was captivated and stimulated by this man's immense knowledge. He told me that he had gone to City College, and had been a classmate of Henry Kissinger. As I headed towards my history class, I could not help but think that this strange man had taught me more in 20 minutes than many lecturers teach me in a semester. He could never teach in a formal setting, I imagined, as he would be too constricted by college policy and the usual confines of redundant bureaucracy.

That's a shame, I pondered, a lot of knowledge going to waste. I passed by a few homeless men one block away from class and looked at them and wondered. In a city as diverse and unpredictable as New York, who knows how many bright, maybe brilliant, people are destitute and lying around helpless and useless, relegated to the gutter; so much talent and innovation lost. Next time you see a homeless per-son, take a look at his belongings and see if you can spot Dostoyevsky, Plato or Voltaire among them.

— Arnel Leslie

**REASONED DISCIPLINE**

You can’t bother come back."

My mother tossed the remark, almost casually over her shoulder, as she disappeared behind the door she’d just slammed.

I stood crying beneath the midday sun. Something floral peeped from a crack in the bulging suitcase my mother had thrown next to me in the dusty yard. Directly in front of me was the broken, serpentine body of the two canes she had used to beat me bloody.

I was 16, and suffering the consequences of breaking one of my mother’s rules: I had talked to a boy. It didn’t matter that this was someone who my mom had just a couple of months ago praised to the rafters while berating her two teenage brothers for not being more like him. No, the issue went far deeper than the roots of Ricky’s locked hair. At stake were my mother’s authority, her right and her ability to rule her child.

I’m not sure whether I resented
my mother then, but now I know that I don’t blame her for being overly zealous with corporal punishment. I knew it was her way — painful and inarticulate — of showing her concern for me. She beat me out of love, as the saying goes. As humiliating as that event was (she beat me, in broad daylight, in the streets of our neighborhood in Jamaica), it was meant to remind me of the greater potential disgrace (here, read pregnancy) of talking to a boy.

I remember that after this beating she had bathed me, put some kind of greasy, stinging ointment on my cuts, and put me to bed with hot chocolate (a special treat) in the middle of that hot afternoon. That was the flip side of my mother’s concern. I was her only child, and she was bound to keep me on the proverbial “straight and narrow” path to good behavior and ultimate social success.

Growing up in Jamaica, it seemed to me that all adults had formed some kind of blood pact to discipline every single child. Once, a woman who was a total stranger had reprimanded me for talking too loud at the bus stop. In elementary school, my guardian, who was also the school’s vice-principal, was a bespectacled and mild-mannered scholar named Mr. W.L. Brown. Vice-principal Brown had the job of whipping latecomers and other recalcitrants. For the task, he had a thick, supple, three-inch wide leather belt named “Dr.-Do-Me-Good!” Every morning after 8:45, there would be a line of kids with palms upturned and outstretched, awaiting the ministrations of Mr. Brown and Dr.-Do-Me-Good at the school’s only open entrance. At lunch hour, more serious infractions caused kids to dance around, screaming at the unwelcome attentions of the flogging duo. Even in high school there was no escape from corporal punishment. I still remember Mrs. Foster, the stern and formidable Spanish teacher, to whom we were sent for infractions such as wearing nail polish or chewing gum in class. She would heartlessly rap our knuckles with her ever-ready wooden ruler.

That was then, and there. Here, now, in this country, I have been introduced to an altogether different approach to disciplining children.

One of my first lessons on how to handle childish bad behavior occurred in a toy store. Before I saw them, I could hear a screaming child and his desperately pleading mother. Turning the corner of an aisle in KayBee’s, I encountered a thrashing, writhing boy on the floor, shrieking, “I want it! I want it!” An assortment of brightly colored toys that had fallen from the shelves as he kicked. A circle of shoppers looked on with varying blends of impatience, amusement, and sympathy. The child’s mother tried to ignore her unsolicited audience as she negotiated with her screaming child.

It was incredible to me that a child had so much power over an adult, especially a parent. Why, I wondered, didn’t this mother beat him? Since then I’ve learned the taboos surrounding the issue of corporal punishment in America.

This has not stopped me, however, from physically disciplining my own daughter, though rarely. Seeing the comparison between her behavior and that of her peers, I feel completely justified with my choice. For disobeying a direct order, I would first talk to her, warning of a spanking. If she persisted, I would slap her open palm with my own. Once, for a particularly serious infraction (opening a locked closet and playing with bleach, expressly against my orders), I spanked her little five year-old palms with her own little pink belt. I think that was the last time she was physically punished. She remembered that unpleasant incident well enough to tell my friend a year later that Mommy had “beat” her.

Many American children — if they know nothing else — seem to be born knowing that they own some inviolable right to protection from physical punishment. To a large extent, that is good, I suppose. But it also seems to breed a certain arrogance and a willingness to flout the authority of adults. I’ve heard countless stories of children threatening parents with calling 911 if they were to be hit.

At the same time, there are millions of American children at the mercy of dysfunctional adults who harm them physically in the name of so-called discipline. For me the bottom line is that the child should be able to see or sense a genuine love and caring behind the use of discipline — I guess after growing up
with the dictum, “spare the rod and spoil the child,” I tend to see corporal punishment as a viable alternative to the parent-as-hostage style more practiced today.

— Lois Shellie

It only takes one person to make a difference.” I heard this saying many times when I was younger, but I never really believed it. What I believed was that strength came in numbers. I figured that one person could not really make a huge difference without the help of others. How wrong I was.

It took only one person to knock down the heart and soul of a neighborhood. In the quiet and boring town of Beechurst, Queens, there was only one place that didn’t resemble the crowd at a Milli Vanilli reunion tour. That place was the handball courts. No where else in the neighborhood could you find action, excitement, and more importantly, a social life.

The handball courts were like a second home to many people including myself. On my bus rides home from school, I would always stop off at the handball courts before I went home, I didn’t have to call any of my friends to tell them to meet me there because it was a given that someone would already be there.

As long as the weather permitted, you could bank on the park being filled with people having a great time. Whether it was playing handball or just hanging out with your friends, everyone was having fun. Well, almost everyone. Everyone except her. While I didn’t know what her name was, she was commonly referred to as the fat bitch with the dogs.

The fat bitch with the dogs lived directly across from the handball courts. According to her, the handball courts were the source of disruptive behavior in the neighborhood. Disruptive behavior such as drugs, graffiti, and underage drinking. While these behaviors were unacceptable to her, she thought it was acceptable for her dogs to run around and shit all over the park.

Ms. Fat did everything in her power to ruin everyone’s fun. She would constantly call the cops to complain about either the noise or graffiti.

“OK! Who’s doing the graffiti?” the officers would ask.

“No one officer, it was already here before we got here,” someone would reply.

“Oh really? Someone just called up and said they saw a bunch of kids writing graffiti on the handball courts. Let me see everyone’s hands,” one of the officers demanded. The officer was checking to see if anyone had spray paint on his or her fingers. After checking every single person in the park, the officer then asked everyone to empty out their pockets. After finding no incriminating evidence, the officer asked us to keep the noise down and have a nice day.

Ms. Fat called the cops everyday, and everyday the officers would show up. After a while we became friends with the officers. We explained to them how Ms. Fat was a miserable woman who had nothing better to do with herself. The officers agreed, and the daily visits turned into a weekly occurrence.

Realizing that the police were not helping her situation, Ms. Fat started writing letters and making phone calls to local politicians. Around the same time Governor Pataki introduced a program designed to beautify New York. What the program did was to renovate many parks in the New York area. My park was one of them. Parts of the park were closed for weeks, but no one minded. Everyone was anxious to see what the new handball courts would look like.

When the renovations were finished, all was beautiful except for one little thing. There were no handball courts. They had been destroyed. The area that was once filled with life and energy was now empty and isolated, a perfect place for Ms. Fat’s dogs to fertilize.

— Sal Dispenza
Fathiyyah Abdullah (Designer) is a senior majoring in Computer Information Systems with a minor in Graphic Communication. She is currently the Chair of the Campus Affairs Committee for the Day Session Student Government.

Lena P. Batman (Asst. Art Director/Designer/Illustrator/Photographer) is a senior majoring in Graphic Communication. She is currently the Vice President of GenX Graphix Club.

Kathleen Berry (Designer) is a senior in the CUNY/BA Program with a double concentration in Graphic Communication and Computer Information Systems. She is currently doing an independent study in package design with Demeter Fragrances.

Janet French (Designer) is a senior majoring in Business Communication specializing in Graphic Communication. She is currently interning at Dollars & Sense.

Hasani Gittens (Editor) is majoring in journalism. He is a writer and features editor for Baruch student newspaper The Ticker.

Aklah Henry (Designer) is a senior majoring in Business Communication specializing in Graphic Communication. She works as a peer counselor for Helpline.

Patricia Kerr (Designer) is a senior majoring in Business Communication specializing in Graphic Communication.

Diana Latorre (Photographer/Designer) She is a graduate Computer Information Systems student, pursuing a career in graphics.

Andrea Lee (Designer/Photographer) is a senior majoring in Business Communication.

Rajika Nakkawita (Designer/Editor/Writer) is senior majoring in Graphic Communication and minoring in Business Journalism. He is currently a Design Assistant at Flatiron News Magazine. In addition he also works on the school newspaper, The Ticker.

Davisak Rangsratanakul (Designer/Photographer) is majoring in Computer Information Systems. He is currently a member of GenX Graphix Club.

Lois Shelle (Inside Out Editor/Writer) is a senior with a double major in Creative Writing and Literature. She is currently an executive assistant at the Environmental Defense Fund and is the Editor-in-Chief of its internal newsletter.

Altat Tyrewala (Inside Out Editor/Writer) is a graduating senior majoring in Advertising and Marketing with a minor in Writing. He is currently seeking a position involving creative or business writing.

Harold Velarde (Art Director/Designer/Photographer) is a senior majoring in Business Communication, specializing in Graphic Communication. He is currently the president of GenX Graphix Club. He has interned at the Other Press and Dollars & Sense.

Brett Wilder (Editor-in-Chief) is a senior majoring in Creative Writing/Journalism. He was Editor-in-Chief for Dollars & Sense in 1998, has worked as a copy editor for The Ticker and has written for The Village Voice.

Elaine Wu (Editor) is a senior majoring in Creative Writing/Journalism. She has worked as an intern and contributor for Newsweek in Hong Kong and Crain's New York Business, and is currently a Dow Jones Newspaper Fund summer internship recipient. She has worked as a news editor for The Ticker.