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The 22nd edition of Dollars & $ense is in many ways a reflection not only of New York City, but of Baruch itself at the millennium. Many of the stories in this issue feature businesses run by immigrant entrepreneurs, from roti shops in Queens to one of Brooklyn’s nightclubs. They were ideal assignments for writers who are representative of the rich mosaic of students found at Baruch. The student body at the school represents more than 100 ethnic backgrounds, from over 90 countries.

Variety is also the theme in the section on Big Apple Entrepreneurs, where you will find stories on everything from the rebirth of the Bronx to the saga of an upstart wrestling federation.

The much talked about new economy of the 21st century is portrayed in some of our articles. You will read about what it is like to plan a wedding over the Web and an assessment of shopping experiences using the Internet. Such “old,” but timely, issues as money management, the environment and the arts also are represented. A millennium timeline presents a snapshot of many of the most important and interesting events of the last two thousand years.

Dollars & $ense is a production of the entire Journalism Department, and it features contributions from several classes, including ones taught by professors Geanne Rosenberg, Roslyn Bernstein, Chris Hallowell and Andrea Gabor. The creative talents of the design staff have made Dollars & $ense such a visual pleasure.

Faculty advisors Andrea Gabor and Terry Berkowitz have been the conductors of this team. Thanks to them, Dollars & $ense serves as an incubator for a new generation of designers and journalists.

The magazine is made possible by funding from The Reuters Foundation and The Baruch College Fund and Israel S. Wiesel (’40). We thank them for their support.

We hope you enjoy your reading.

Eileen AJ Connelly
Gisele Regatão
Editors-in-Chief
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Biking coast-to-coast for a good cause
Have you always wanted to own that luxury super tank, the Mercedes Benz S600? If so, then go to your nearest Mercedes dealer. But if you don’t mind settling for an older, used Lexus ES300 with under 80,000 miles on it and saving tens of thousands of dollars, then you might want to visit Mingo Chan.

A Mercedes S600, nicely equipped, could put a $100,000 dent in your wallet. But at Chan’s dealership, the Lexus would only run you around $20,000.

Chan, a soft-spoken, 31-year-old entrepreneur who came to the U.S. 12 years ago from Hong Kong, is in the used car business. He has done everything from delivering groceries to selling real estate before opening 68 Auto Sales with his brother in 1996. “I wanted to be my own boss and to be able to drive different cars,” says Chan who admits he’s been an auto buff since he came to the U.S. at age 19. He currently drives a 1994 Honda Prelude.

Chan and his older brother, Stanley, began the business together with $10,000 in savings. To get started, he purchased used cars for an average $3,000-to-$4,000 each and stocked cars on consignment from larger dealers.

Located in the heart of the eclectic, multicultural neighborhood of Elmhurst, Queens, just off Queens Boulevard, 68 Auto sales is small compared with most of the used car dealerships that dot Queens Boulevard. This four lane behemoth, which runs from the eastern tip of Queens to its westernmost edge, at the foot of the Queensboro (59th Street) Bridge leading to Manhattan, is a monument to Chan’s competition.

Chan’s lot holds just eleven cars. That keeps Chan’s rent at a relatively low $3,000 per month. And unlike larger dealerships in the area, such as Pan American Motor Sales, a luxury car specialist located just across Queens Boulevard, 68 Auto stocks a diverse selection of average-priced family sedans and entry-level luxury vehicles aimed at attracting a broad spectrum of customers.

With space at a premium, maintaining a steady supply of good quality cars is one of Chan’s greatest challenges. To do so, he spends much of his time shuttling among the tri-state area’s numerous dealer auctions, which are open only to licensed dealers.

In today’s hot economy, getting good cars at a fair price can be tough, according to Chan, who attends at least two auctions each week. These fast-paced auctions sometimes draw thousands of dealers from throughout the region, and bidding can get fierce. Bidders have only a few minutes to inspect a car before it is driven onto the bidding floor and sold. Knowing what to look for in a
used-car — and knowing when to stop bidding — are the keys to success at these events, according to Chan.

For small dealers like Chan, selling cars can seem like a David-and-Goliath battle. Large used-car and franchise dealerships often try to outbid smaller, lower-priced competitors he says. Dealerships that have more capital, larger advertising budgets and bigger lots offering a wider selection often try to outbid small dealers at auction, especially for the most desirable models. “The dealerships know that if [customers] see the same car make and model being sold for a lot less at 68 Auto Sales, they will most definitely buy it from Chan, rather than shelling out more money to buy from an Acura or Honda dealer,” explains Chan.

Indeed, Chan’s greatest advantage is as a discount. Every day Chan reads the papers to see the prices other dealerships are advertising. “If a customer says that so-and-so is selling this car for only X amount of dollars, I have to be ready to either match the price or give him a better offer,” explains Chan. “I never ever let the customer walk away. If I can make $2,000 on a car, that’s great. But if I can make only $500 then I’ll settle for it.”

Generally, car prices depend not only on the condition and mileage of a vehicle, but also on the demand for individual models. Nissan Maximas, for example, are in great demand and command an accordingly higher price.

Like many savvy entrepreneurs, Chan considers repeat business the key to long-term success. After four years in business, the majority of Chan’s customers are either referrals or old customers returning to purchase a second (or third) car.

“IT try to make the buying experience as easy as possible for a customer in the hope that he will refer me friends and perhaps come back,” he explains.

“This place gave me prices that were much better than larger car dealerships,” says Lin Zhang Liang, a customer from Brooklyn. “They didn’t see me as just a take it or leave it buyer, but as a serious customer.”

Chan’s location and the rapport he has established with neighborhood merchants also have been a boon to his business. 68 Auto Sales is within a block of two well-known Chinese restaurants, Ping’s Chinese Restaurant and Harbor Seafood Restaurant, the two largest eateries in Elmhurst. Most of Chan’s customers are Chinese. And many of his customers stop by after having dim sum or Chinese tea down the street. A large awning written in both English and Chinese ensures that his business catches the eye of patrons leaving the restaurants. “Once these people finish their food they are sure to see our store,” says Chan.

Chan has also cultivated a good relationship with the mechanics and owners of a nearby Sunoco gas station on the same block as 68 Auto Sales. “I always bring my cars to them for a quick checkup and inspection,” says Chan, who gets a sizable discount from the Sunoco for his frequent patronage. In exchange, he gives a discount to clients referred to him by the station’s management.

These days, Chan is benefiting from a strong economy. Net sales, in 1999, were estimated at around $100,000, a nearly $20,000 increase over the previous year, when Chan first turned a profit. Indeed, Chan is riding an overall boom in U.S. car sales, which were expected to reach 16.3 million in 1999, breaking the last record set in 1986.

“Before people would be cautious about spending a lot of money on a car,” says Stanley Mingo, Chan’s brother. “Now that’s not even a factor. They just look for something that they like and they buy.”

Chan’s next challenge is to find a way to stock more cars. Until he does, it will be hard to expand.
ON THE ROAD
A Cabby’s tale of life behind the wheel

by Paula Pescaru
photograph by Davisak Rangsiranakul

For many new immigrants, driving a taxi in New York City is the first step on the entrepreneurial ladder. Last fall, I hailed a cab determined to learn something about that immigrant world.

Mohammad Haider picked me up on the Upper West Side of Manhattan. Driving downtown, we became engrossed in a conversation about Haider’s future goals, including getting a college degree for himself and providing new opportunities for his children. At West 76th Street, we stopped to pick up a passenger who was going to Grand Central Station.

With a befuddled glance in my direction, the passenger slid into the back of the cab. I explained that I was interviewing the driver. Looking relieved, he told us that he was running late for a meeting with one of his clients. Haider assured him that we would arrive in no time. We zig-zagged through traffic and arrived ten minutes later. The passenger paid the fare and slid out of the cab.

Haider is one of approximately 92,000 taxi drivers in New York, according to the Taxi and Limousine Commission, the majority of whom are immigrants. For years, driving a taxi has been seen as an entre to a better livelihood for many new immigrants. Drivers will work to buy their own medallions. Eventually, they strive to operate a fleet of taxis that, as often as not, are driven by new immigrants or to move into other businesses.

“There has been a progression from Jews, to Greeks and now to the Pakistani and Indian communities who use taxi driving as a stepping stone,” says “Sharif,” another Pakistani driver who rents the cab from Haider at night and would not give his last name.

Haider has been driving a taxi in New York since 1985 and has owned his own medallion for the last
seven years. An entrepreneur at heart, Haider lived in California and worked in a restaurant owned by relatives before moving to New York. When the restaurant business faltered, Haider moved east and enrolled in taxi school, seeing it as an opportunity to start a profitable business without needing a large upfront investment.

At the time, taxi school lasted only three days and focused on the rules and regulations of driving a cab. "The class that I took forgot to teach us how to get around the city," says Haider.

"Most passengers will give you directions as to how they want to be driven, maybe 80 percent, but what are you to do in the case when neither you nor the passenger know how to arrive at a destination?" (Today the training lasts two weeks, but still offers much less information on getting around New York City than, say, London's taxi schools.)

Haider, who started out by renting a car from a fleet in Queens, realized how ill-prepared he was for his new career his first day on the job. His first fare wanted to get to the Bronx from Queens. To get there, Haider had to drive through Manhattan. But he didn't even know how to get to the 59th Street Bridge.

Luckily, Haider located another cabby who offered to show him the way. After dropping his passenger off in the Bronx, Haider asked a gas-station attendant how to get to the Empire State Building, figuring that would be a good place to pick up another fare. His reply, recalls Haider, was: "You may want to get back to Manhattan before you start looking for that site."

After about seven years of driving a cab, Haider saved enough for a down-payment on his own medallion, which cost $200,000. He financed the medallion with a 15-year loan from Citibank.

However, Haider says he is doing well. Working 45-50 hour weeks, and renting to Sharif at night for extra revenue, Haider brings home $100-to-$150 per day. That's after expenses, which include payments on his medallion, $100-per-week for car maintenance and $1000 every four months for inspections. Today, Haider owns a house in Flushing, Queens and supports three children, his wife and mother.

Unlike the image of the grumpy cabby, Haider says he enjoys his job. Although he believes people have become more reserved over the years, he says he often provides a sort of therapy for his riders. For example, he once picked up a couple who seemed as though they were about to break up.

"The girl was crying and begging her boyfriend to stay with her," he recalls. "I used some self restraint and didn't say a word. I dropped them off and continued picking up fares."

"Later that night I got another couple," he continues. "This time the story was reversed — the boyfriend was begging the girl to stay with him. He was also so very sorry. This time I couldn't help myself and I told them about the previous couple. I joked that maybe I should drop them off at the same location as the last couple so they could switch partners." By the end of the ride the couple was laughing, according to Haider.

Still, Haider nurtures bigger dreams. He wants to go to college, get a degree in computer science and eventually be self-employed in the computer industry. He also worries about planning for his children's future and making sure they get a good education.

Day-to-day, his dreams are more modest. His biggest goal for this week is to avoid getting a fine, the cost of which starts at $250 and can run to thousands of dollars.
Curry Spices UP Queens

Trinidadian family’s restaurant venture draws big crowds

by Lauren Husbands
with reporting by Graceann Hall
photographs by Davisak Rangsilatanaokul
Bustling 165th Street, perpendicular to Jamaica Avenue in Queens, looks and feels more like the Caribbean than New York City. A colorful blend of accents are heard throughout the neighborhood. Reggae music blasts from the make-shift stands set up by young men peddling dubbed tapes. And the tantalizing smell of curries and stew hangs in the air.

The spicy aroma emanates from The Trinidad Roti and West Indian Dishes restaurant. The small 26-by-16-foot eatery is always crowded with customers who come not only to dine and socialize, but to buy newspapers from Trinidad and Tobago and specialty foods, such as Trinidadian seasonings and snacks.

Trinidad Roti is owned and run by Shandar Seegobin and Billy Paroo, a sister-brother team who know their customers by name and invariably greet them warmly. “What do you want today? The same thing?” asks Seegobin of one of the regulars. With precision and speed, the duo dish out roti skins laden with mouth-watering curry chicken, potatoes, chick peas (known to the Trinidians as channa) and mango chutney. “You want pepper sauce on that, to go or to stay?” asks Seegobin.

Nineteen years ago, Seegobin came to the United States from the small village of Barrackpore, Trinidad. She was pregnant and had just $55 in her pocket. But, like many West Indian immigrants, Seegobin had a dream of one day owning a successful business.

The oldest of 13 children, Seegobin was the first member of her family to come to the U.S. Working in a variety of jobs, including a hardware store, 99 cent shops and as a domestic servant, she saved enough money to bring two of her brothers to New York, including Paroo, who had been a steel worker in Trinidad. “My sister was like a Mom to me,” says Paroo.

The siblings pooled their savings and, by 1990, had $75,000 to launch a business. “We had no idea what kind of a business we wanted to open, but we looked around and saw the need for a roti restaurant,” says Poo.

It turned out to be a fortuituous choice. For one thing, Jamaica, Queens was home to 26,000 Caribbean immigrants at the time, according to the 1990 census. And although restaurants have a high failure rate in New York City, Trinidad Roti opened just as Caribbean food was catching on both in the immigrant enclaves of Queens and outside the Caribbean community. Golden Krust, for example, a chain that sells traditional Jamaican baked products, such as beef patties and rum cake, has opened throughout most of the five boroughs over the past decade.

As for many new immigrant entrepreneurs, close family ties turned out to be Seegobin’s greatest asset. Her biggest out-of-pocket cost was the $5,000 monthly rent she paid for the shop. Employing family members who often worked for free helped keep down costs. “No loans were ever taken out up to this day,” says Seegobin proudly. “Every cent came from the family.”

With the help of her brothers, Seegobin was able to open two more restaurants in the area, one on nearby Sutphin Boulevard and the other on Hillside Avenue. Both restaurants are managed by her brothers, sister-in-law and her niece. Although, as the business has expanded, Seegobin has hired two chefs and a driver, her first non-family employees.

Seegobin won’t say how much money she has made over the years. But 19 years after emigrating from Trinidad, she has earned enough to send her only daughter to Adelphi University on Long Island. “Opening this business has been a blessing for me and my family,” says Ms. Seegobin.

Her customers feel much the same. “I don’t know what I would do if this roti shop didn’t exist,” says one of the regulars. “I would have to learn to cook.”
Jamaican family struggles to keep restaurant alive

Friday night at Bickles restaurant in Jamaica Center, Queens is supposed to be the busiest night of the week, according to Uthan Hall, the owner. But on one recent Friday he was serving only two couples in the dining area, which is large enough to seat 100. In the bar, a couple swayed to the slow R&B tunes emanating from a CD player. Eight more people sat drinking at the bar.

"Bickles," in Jamaican patois, means lots of food. But on most nights this family-owned restaurant, which opened two years ago and serves Jamaican and Chinese food, is almost empty. While Caribbean restaurants are springing up on every corner in Jamaica, Queens and at least two popular eateries, Trinidad Roti and Patty World, already have opened sister restaurants, Bickles is "just getting by," concedes Vera Hall, who owns Bickles together with her husband Uthan.

When the Halls opened Bickles two years ago, they hoped to fill a niche for formal, late-night dining. Aside from fast-food eateries, Bickles is the only sit-down restaurant in the neighborhood that is open past 7 p.m.

Yet, Bickles' struggle illustrates both the problems that newcomers encounter when they try to break into New York's crowded restaurant market and the lengths to which immigrants will go to fulfill their dreams.

Like many immigrant businesses, the restaurant is run by family members, most of whom collect little or no pay. Eisha and her two sisters work as waitresses. A cousin works on-and-off making deliveries. Vera mans the cash register and helps out in the kitchen. "We started the restaurant because my mother has a 'knack' for cooking," explains Eisha Hall.

In fact, Bickles has had trouble winning over neighborhood diners. Many regular shoppers in Jamaica Center have never visited the restaurant. "I never thought about going there," says Juline Robinson, a regular at Patty World, a local competitor that has two restaurants in the area, each located two blocks from Bickles. "The service at Patty World is fast and good," says Robinson. "They give you a lot for your money and they always make you feel welcome."

Bickles' biggest problem may be that it is more expensive than the competition. The average entree at Bickles is priced between $7 and $9, well over the $5 average at other nearby restaurants. And many items printed on its long menu, including an array of fresh juices, are never available. The Halls aren't giving up though. The family van advertises the Bickles name and location in the neighborhood. Local papers, such as the Queens Chronicle and the Penny Saver, carry Bickles menus. Bickles also was the first neighborhood Caribbean restaurant to offer delivery service. Though, recently, Bickles has scaled back this service too.

The Halls insist they can continue to grow their business. But whether they can succeed remains to be seen.

— Graceann Hall

The author is not related to the owners of the restaurant.
Xiaowen Wu, a pale, thin young immigrant from southeast China, wants to cry whenever she recalls February 19, 1999. That was the day she placed her three-month-old baby girl, Jenny, into the arms of a stranger, who would fly her baby from New York to China for $1,000.

Though Xiaowen, 24, knew she would not hold or kiss her daughter for at least two years, she understood that sending her baby to be cared for by relatives on the other side of the world was the only way she'd be able to keep her job in a Chinatown garment factory. Her husband had already paid off the $45,000 owed to the smuggler who brought her from China to New York in October 1997. But making ends meet would be hard, even without the burden of caring for a baby.

As an illegal immigrant, of course, Xiaowen could not take Jenny to China herself — she would likely not be able to get back into the U.S. And to insure that
Jenny, automatically an American citizen because she was born here, could be returned to her before long, Xiaowen needed to make sure that Jenny was properly registered for a U.S. passport and travel visa. But without knowing any English, how was Xiaowen going to do all that?

Xiaowen and her husband, Xinhua Huang, turned to Chinese American International, Inc. (CAI), a Chinatown service company, for assistance. The agency helped her find someone to transport the child, arranged for Jenny’s American passport and visa to China and provided the parents a trust deed for their daughter. CAI also sorted out the couple’s marriage certificate.

CAI, founded by Peter Wang in 1990, serves as translator, broker and consultant for a steady stream of Chinese immigrants who need help with passports, visas, notary publics, trust deeds, insurance, taxes, loans, mortgages and other documents that are difficult to negotiate without knowledge of the Byzantine procedures for obtaining them, much less without knowledge of English.

Manhattan’s Chinatown and the Sunset Park area of Brooklyn, where Chinese immigrants to New York are concentrated, are home to hundreds of agencies like CAI. Their ever-growing customer base consists of New York’s 300,000 legal Chinese immigrants, as reported by the Department of City Planning, as well as those who are illegal — as many as 1 million, according to the Chinese Immigrant Association.

That adds up to a huge market for organizations like CAI, says Stanley Mark, program director of the Asian American Legal Defense and Education Fund. But as in immigrant communities of all nationalities, such a need, he notes, can easily be exploited by fraudulent agencies. “Unfortunately, on the fringes you have fly-by-night operations that are not legitimate,” Mark says. Indeed, The New York Times reported in February on a state and city investigation of the First U.S. Citizens Service Center, which is alleged to have taken $750 from as many as 1,000 mostly elderly Chinese immigrants in exchange for the promise — as yet unfulfilled — that the company would secure their naturalization as U.S. citizens.

Those organizations that do follow through on their promises, though, address urgent community needs, notes Chi Loek, assistant executive director of employment and training at the Chinese-American Planning Council, Inc., a Chinatown-based nonprofit organization. And competition can be fierce.

In building CAI, Peter Wang has focused, he says, on doing “what your competitors can’t.” First, that has meant specifically targeting the growing population from Fuzhou, a southern region of China that has sent hundreds of thousands of mostly illegal immigrants to New York since the late 1980s. Most are farmers’ children with only an elementary or middle school education. They speak no English and many don’t know Mandarin, China’s official language.

Shortly after Wang, 33, immigrated legally to New York in 1987, sponsored by a relative, he realized he was part of that Fuzhou influx, and that others from his home province needed help dealing with the American bureaucracy. While he worked as a clerk for a Chinese firm, he began planning CAI. Wang now employs a staff of six, who speak dialects from Fuzhou, as well as Cantonese and dialects from Shanghai.

The business boomed immediately. Fuzhou’s people crowded his office. In a period of great prosperity, his company expanded to four branches around New York’s Chinatown. Though in more recent years, the four offices have been reduced to one, CAI shows a profit every year, says Wang. According to an employee, the company generated $10,000 in May 1999 alone.

CAI advertises in the New York-based World Journal, the largest Chinese language newspaper in the U.S. But the ads have less impact than word-of-mouth. People from Fuzhou trust their townsmen, says Wang: “My customers are mainly introduced by their friends.”

That’s how Xiaowen Wu and Xinhua Huang joined the many repeat customers of CAI, some living as far away as Alaska. Huang, 26, had come from Fuzhou illegally in 1990, smuggled by ship for a fee of $20,000, a price he arranged to pay over time. He works as a cook’s helper 12 hours a day, seven days a week at a Chinatown restaurant, earning about $2,000 a month.

Xiaowen, also from Fuzhou, followed Huang seven years later and married him as soon as she arrived in the city. Like other young women from her hometown, Xiaowen works in a two-room Chinatown clothing plant with 15 sewing machines. She started out sewing collars...
and wristbands for 30 and 20 cents each, respectively, averaging at the beginning a monthly salary of $400. Now she earns about $1,000, of which she sends $300 to China for her daughter.

Jenny's birth, on November 21, 1998, made Xiaowen's need for assistance pressing. Knowing very little English and not being able to shop in American stores was not a problem, says Huang, "We can live in Chinatown without English." But when it came to dealing with English paperwork, he followed the advice of a co-worker from Fuzhou and contacted CAI.

What is more, following Wang's central principle of providing what competitors don't, CAI is one of the few agencies that will help transport a child to China, though the business contains some risks and complexities. For example, who guarantees the children arrive safely with their relatives in China? How does the company find people to take a child? Wang addresses the latter issue by requiring his employees to ask their clients if they are available to travel to China, and hires those who are to transport children. One client, Ms. Liu, who was preparing to take her own son to China, was hired to bring Jenny there as well.

For weeks after Jenny was shipped off, says Xiaowen, she would imagine hearing her daughter cry at night. Now the couple holds onto hopes of bringing their daughter back when she reaches school age. And for that, says Huang, the couple will probably require CAI's services again.
When Pathmark announced that it would be opening a supermarket in Springfield Gardens, Queens in the fall of 1999, the news sparked the same debate that dogged the plans for a Pathmark at 125th St. in Harlem several years ago.

Some local residents, led by Juanita E. Watkins, a council member from Springfield Gardens, opposed the construction, charging that a large supermarket would threaten local merchants. Pathmark’s opponents succeeded in delaying the opening of the store by several months.
At the same time, an eclectic array of New Yorkers supported Pathmark’s plans. Jose B. Rivera, a member of Community Board #11 in East Harlem, countered Pathmark’s critics by saying: “It seems that anything beneficial is frowned upon.” Indeed, Harlem’s Pathmark is credited with helping to spark a commercial revival on 125th Street. The company, which recently has suffered a slew of financial setbacks that have jeopardized some of its expansion plans — though not the store in Springfield Gardens — is one of the few supermarket chains that has sought to expand into low-income neighborhoods.

Even some local businesses were heard echoing the comments of Joe Rose, the chairman of the City Planning Commission, who argued at city zoning hearings that Pathmark would help “the city snatch back at least half the $3 billion New Yorkers spend outside the city. And if anything, small stores will benefit from the extra customer traffic attracted to superstores.”

Jose Espinal, the owner of Torres Grocery & Deli, a small convenience store located on 122 Avenue and one of the small retailers who could be the most affected by the opening of a Pathmark, isn’t concerned about Pathmark’s plans either. “The big store is for shopping. Over here it’s for convenience,” says Espinal. “You want to buy mayo, you got to wait 30 minutes over there. Over here, you come and go.”

Espinal and his brother Tony, the store manager, know it will take more than a Pathmark to put them out of business. Dominican immigrants who came to New York in 1980, the brothers opened TG&D about seven years ago with $180,000 borrowed from friends and relatives. At the time, Springfield Gardens was a drug- and crime-infested neighborhood. Espinal, who has seen more than one shoot-out in front of his store, won’t comment about the violence, which still occasionally rocks the neighborhood. He prefers to focus on the recent improvements in the community and to cultivate a good relationship with his customers, many of them fellow Dominicans, who regularly stop by to chat or watch TV before going home with a bag of groceries. TG&D’s set is always tuned to the soap operas or soc-
cer games aired on the Spanish-language stations. Espinal's first brush with competition came two years ago when Western Beef opened the first supermarket in the neighborhood. It soon became clear that the Western Beef didn't pose much of a threat to Espinal's business. For one thing, TG&D is located on a residential street, while Western Beef sits across Merrick Boulevard, a busy intersection, in the industrial section of the neighborhood. Also, some Western Beef customers have complained about the quality of food they had purchased at the chain.

By contrast, TG&D customers praise the store's fresh produce. Says one TG&D customer: "At TG&D the goods are not changing colors and evolving into new life forms." Such loyal customers will help TG&D withstand the competition from the new Pathmark, which is now scheduled to open this spring, Espinal believes.

For now, Pathmark has more problems than TG&D. Although the chain's plans for a store in Springfield Gardens eventually overcame zoning hurdles and opponents on the City Council, Pathmark is wrestling with a slew of financial challenges. Pathmark's acquisition by Royal Ahold, a food retailer based in the Netherlands, recently fell through, raising new questions about how the chain will pay off close to $2.5 billion in debt.

As the new Springfield Gardens Pathmark neared completion last winter, Espinal and his brother remained convinced that Western Beef has more to fear from the new supermarket than does TG&D. While the big boys duke it out, they expect TG&D to continue thriving as a convenience store and gathering place for the local Dominican community.
FROM MANILA WITH LOVE
A Boom In Brokered Marriages
by Heather Joyner

Tom Neal was frustrated and lonely after his 20-year marriage failed. The 43-year-old maintenance supervisor from Tulsa, Oklahoma found that women his age were all divorcees with children and had what he calls "100 pounds of emotional luggage." When he started looking for a younger woman to date, people called him a pervert. Neal was ready to give up. But then he heard about a matchmaking service for men seeking Filipino wives.

In February 1998, Neal purchased a $2,000 trip from Asian Rose, a dating agency, and flew to the Philippines. The package included airfare, room and board and "Get-to-know-you parties" organized to help American men meet Filipino women. After spending a month in the Philippines, Neal fell in love with the chaperone of the woman he had been arranged to meet. He asked her out and proposed to 26-year-old Jessica at the end of their first date. "Jessica is the best thing that God ever gave to me," Neal says in his slow country twang.

Neal's marriage to Jessica is part of a growing mail-order bride business that began about 25 years ago. Today there are an estimated 200 mail-order dating services in the U.S., according to a 1999 study by the federal Immigration and Naturalization Service, "The Mail-Order Bride Industry and Its Impact on U.S. Immigration." Most mail-order bride agencies post addresses and pictures of foreign women seeking American men in magazines and on Web sites. Other agencies, like Asian Rose, set up travel packages for men to meet prospective wives before they start writing to each other. The cost for this matchmaking process can be as little as $10 for an initial address, biography and photo of a potential wife, or up to several thousand dollars for a tour package.

These matchmaking services are in high demand.
The INS found there are 10,000 marriages a year made through mail-order bride services from all countries. Of these marriages, 4,000 are to American men, the rest to Canadian, Australian, European and Japanese clients. Mail-order bride marriages appear to have a lower divorce rate than the nation as a whole, according to the Commission of Filipinos Overseas, a Filipino agency that tracks overseas citizens, including guest workers and brides. More troubling, however, is that mail-order marriages also have a higher incidence of spousal abuse by American husbands, according to the INS study.

Mike Arroyo, owner of Asian Rose travel agency in Great Falls, Montana, started the business in 1987, after his own successful search for a Filipino bride. A former car salesman, Arroyo had just been through his eighth divorce when a customer invited him to dinner with his wife. “He had a Filipino wife and I began writing to the wife’s girlfriend,” explains Arroyo. “Pretty soon we got married.”

Arroyo started his company soon after his wedding. He ran a $25 advertisement in a local paper and was inundated with letters. He found himself spending 10 hours a day in his basement office responding to prospective customers. Arroyo was so busy, he says, his Filipino wife soon left him.

Despite his own divorce, Arroyo claims that Asian Rose is responsible for 4,300 marriages, of which only five have ended in divorce. “My business has the potential to make a lot of money. Why? Because my potential customers are every divorced man over the age of 35,” says Arroyo, who will not divulge sales or profit figures for Asian Rose.

Arroyo’s reasons for choosing Filipino wives—he recently married another Filipino woman—mirror those of his customers, he says: Filipino women “are usually virgins and if they had sex it was with one guy who promised to marry her and didn’t. They have been raised to respect men,” says Arroyo.

According to the INS study, American men using mail-order bride services are looking for women with traditional values. These men seek women who are content being wives and mothers and who are looking for little more than financial security.
“It is not different than meeting someone through a personal ad,” an advisor from the dating service Planet-love.com stated in an e-mail. “The whole topic is so enmeshed in ignorance and prejudice that there is almost no real information to be found. The truth is that real people find real love this way and most are ashamed to admit it.” However, the Planetlove advisor admits there are difficulties “when two cross-cultural strangers get married.”

In a 1996 interview for National Public Radio’s “Morning Edition,” reporter Wendy Kaufman questioned a couple who met and married through a mail-order bride service about how cross-cultural differences affected their marriage. The biggest adjustments, explained the couple, had to do with such issues as food, child-rearing and even the temperature of the conjugal waterbed. But when asked if they feel they made the right decision, both said yes.

For other couples, the potential for abuse is probably the biggest problem. The number of mail-order brides abused by their husbands is unknown, but some mail-order brides have actually been recruited into prostitution. One reason may be that few mail-order matchmakers do adequate background checks and psychological screening of potential husbands. Sumiko Hennessy, the executive director of Asian Pacific Development notes: “What you have are older men, people with three divorces, or alcohol problems...some of whom have a history of domestic abuse or problems with the law.”

One mail-order marriage that went tragically wrong involved the case of Timothy Blackwell in Everett, Washington. According to The New York Times, in 1996, Blackwell shot and killed his mail-order bride of two weeks and her two friends at the Everett courthouse, where their divorce proceeding was taking place, Blackwell said he wanted his wife deported because she never loved him and married him only for his money and a green card, according to The New York Times.

Fraud is, in fact, a problem common to mail-order marriages, according to the INS report. Some women, the study found, are simply looking for a visa and plan to leave their American husbands as soon as they meet the legal requirements for residency.

Indeed, for many overseas brides, a mail-order marriage is a ticket out of poverty. For example, before leaving the Philippines, Jessica Neal had few of the comforts to which she would become accustomed after marrying and moving to Oklahoma. “She didn’t have running water and every night she had to go get water from a well,” says Tom Neal. “When she came to the States she had to get used to running showers, washing machines and carpeting.”

For Mrs. Neal the hardest adjustment has been the weather. “I am happy here, but it is so cold here,” says Mrs. Neal. “Every time I go out I freeze to death. The difference is the weather. But I love my husband and I will go where he is.”
Good Fella
Old Fashioned Barber Helps Anchor a Community
by Jeremy Braude
photograph by Davisak Rangsiratonakul

It's 9:30 a.m. and veteran barber Al Puentes rolls up the steel gates of Sabino's, his Barber shop on Continental Avenue in the Forest Hills section of Queens.

Carrying three different local newspapers, "Big Al," as he is called by the neighborhood regulars, turns on the lights, brews a fresh pot of coffee and sits back to wait for his first customer. "Today is Tuesday, first cut of the day, Mr. Susterman at 10," he says in a thick Italian accent, without so much as looking at his appointment book.

At five minutes to ten, Mr. Susterman, a man in his eighties, enters. Puentes quickly rises to greet his customer with a big hello and a friendly smack in the cheek, saying, "Hey champ, what's new with you?"

Puentes came to this country nearly 30 years ago, when he was just 18, from a small town in Southern Italy. With nothing more than a high school education, he worked odd jobs for several years. In 1973, he landed behind the barber's chair.

Sabino's quickly became a fixture in this predomi-
Puentes has groomed many famous manes, including those of Al Pacino, Robert DeNiro and Danny Devito

shop. Men like Mr. Susterman come to Sabino’s to debate the news of the day. Nearly two hours after his haircut, Mr. Susterman was still at the shop, talking with other clients and OTB junkies about horse racing. The shop’s television is nearly always tuned to the horse races and other sporting events.

“Rarely does any one miss an appointment,” quips Mr. Susterman. “Coming to Sabino’s is a way for us old folks to get out and feel as if we are a part of something. I myself have not missed an appointment for nearly 22 years.”

No-shows are such a rarity at Sabino’s that Mr. Susterman vividly recalls the time a regular customer failed to show up for his appointment. Big Al, fearing the worst, sent flowers to the man’s home.

While he won’t disclose his sales or profit figures, Big Al say he serves 25-to-30 customers each day. He explains he can keep his prices low and still stay profitable because he pays less rent than many other businesses in the neighborhood.

One year ago, Sabino’s got what Big Al feared would be its first taste of real competition. Supercuts, a franchised haircutter, established what Big Al called a “gem” of a store complete with neon lights, fancy tile and state-of-the-art equipment. The chain store also paid about three times the rent Sabino’s carries.

At first, Big Al worried he would lose a lot of business. But Supercuts’ prices were higher across the board, and the shop did not provide services such as a shave or manicure, which Al calls “an essential part of my business.”

Supercuts closed its doors a few months later, while the crowd continued to gather for haircuts, shaves and socializing at Sabino’s.
American Dreamers ...
or in the next door hair salon,...

Jenny
Comfort Laundromat & Dry Clean
93-34 Corona Avenue, Corona, New York
Davisak Rangsiratana
chances are there is an entrepreneur,...
sharing the same ambition:

Peing-fei Hou
AFI Computer Training Center
32-34 Main Street, Norwalk, Connecticut
Kasuke Fujitaka
to create something

and to build a future for their families.

They are the **AMERICAN DREAMERS**
8 B.C. to 4 B.C. - Jesus of Nazareth, the Christian Messiah, is born in Bethlehem in Judea. The chronology of the Christian era is reckoned from a 6th-century dating of the year of his birth, which miscalculated Jesus' birthday by four to eight years.

301 - Edict of Diocletian fixes the maximum prices of commodities and wages throughout the Roman Empire, marking what was probably the first effort of government-imposed price-controls.

313 - Roman Emperor Constantine converts to Christianity.

618 - Tang dynasty, one of the most important and expansive dynasties in China's history, begins. The empire covered more territory than Rome at its height and ruled until 906.

710 - First Japanese capital is established at Nara.

711 - Arabs conquer Spain and begin advance toward Central Europe.

1040 - Music teacher, Guido d'Arezzo, introduces the system of naming pitches to help singers learn music: the musical notes.

1054 - Pope Leo IX condemns the patriarch of Constantinople, creating a permanent division between the Orthodox and the Christian church known as "The Great Schism."

1066 - England conquered by William, the Duke of Normandy.

1300 - Gunpowder is invented.

1368 - Chu Yuan-Chung leads rebellion to begin 30-year reign as the first emperor of the Ming dynasty. By 1382 he had unified all China.

1386 - Geoffrey Chaucer begins to compose The Canterbury Tales. He dies in 1400 without finishing his epic.

1391 - First Dalai Lama is born in central Tibet.

1500 - Michelangelo completes the marble Pietà, the only work he ever signed.

1503 - Leonardo da Vinci begins work on the Mona Lisa. Long thought to have been a portrait of Lisa del Giocondo, computer analysis has shown the work to bear a striking resemblance to the painter himself.

1508 - Portuguese discover Brazil.

1512 - Michelangelo finishes four years of work on the frescoes of the Sistine Chapel ceiling.

1513 - Vasco Nunez de Balboa discovers the Pacific Ocean.


1564 - English Puritan movement begins.

1565 - Spanish land in St. Augustine, Florida, the first European settlement of North America.

1591 - Invades from Morocco capture the city of Timbuctu.

1600 - Platform shoes become the fashion rage in Venice.

1602 - Peter the Great becomes tsar, begins "westernization" of Russia.

1653 - Bacteria first observed by Dutch naturalist Anton van Leeuwenhoek.
64 - Most of Rome burns while Emperor Nero is at Antium, rumored to be indulging.

79 - Mount Vesuvius erupts, burying the Italian city of Pompeii.

105 - Ts'ai Lun, an envoys in the Chinese court, fabricates the first paper.

372 - Buddhism arrives in Korea by way of China.

382 - Mohammed dies.

400 - Kingdom of Ghana, the first large sub-Saharan African state, begins to flourish. The kingdom extended from Timbuktu to the Atlantic Ocean.

410 - Alaric, a Visigoth king, sacks Rome, marking the first time in 800 years that Rome is taken by outsiders.

453 - Uniform system of government established in Japan, dividing it into provinces, districts and villages for tax collecting and other purposes.

632 - Mohammed dies.

643 - Emperor Wu, one of the most powerful rulers in Chinese history, and the only woman ever to reign, is overthrown. She assumed the title of emperor in 690. Wu held power until 705, when she was finally supplanted at age 80.

732 - Christian and Frankish army led by Charles Martel defeats Arab attempts to advance from Spain to Rome.

900 - Pope crowns Charlemagne emperor of the West, creating the Holy Roman Empire, which, according to Voltaire, was "neither holy, Roman, nor an empire."

874 - Scandinavian explorers reach Iceland.

1095-1272 - Crusades bring Europeans into contact with Islamic culture and goods from the Middle East.

1100-1200 - Paper money replaces bars of silver and unwieldy strings of coins in vast areas of China.

1204 - Constantinople falls to Crusaders.

1215 - Fair tax debate in England paves way for Magna Carta. English barons, the clergy and merchants intimidate King John I into agreeing that taxation should benefit the whole kingdom, establishing first step towards constitutional government.

1258 - Mongols sack Baghdad, defeating the Abbasid dynasty, which had reigned for five centuries, during which time the Islamic empire reached a peak of material and intellectual achievement.

1260 - Venetian merchant Marco Polo reaches China.

1455 - In Germany, Johann Gutenberg publishes a Bible that is the first volume known to have been printed with movable metal type.

1517 - Italian monk Martin Luther sparks Protestant Reformation.

1605 - The first weekly newspaper appears in Boston.

1607 - Jamestown, Va., marks first permanent English settlement in North America.

1643 - After 25 years of work, Polish astronomer Nicolaus Copernicus publishes revolutionary "De revolutionibus orbium coelestium".

1672 - Pilgrims found Plymouth Colony in Massachusetts.

1687 - Sir Isaac Newton publishes a book that puts forth the law of universal gravitation.

1692 - Salem witch trials begin in New England.

1707 - Darien disaster.
1700

- 1732 - Georgia, the last of the 13 colonies, is chartered.
- 1747 - First ferry is established between Manhattan and Staten Island.
- 1756 - Seven Years War (French and Indian War) begins between Great Britain and France over colonial empire.
- 1769 - Steam engine is patented, revolutionizing industry.
- 1774 - First Continental Congress meets in Philadelphia.

1800

- 1801 - The Louisiana Purchase nearly doubles the size of the United States of America.
- 1814 - Industrial Revolution in United States begins with opening of textile factory in Waltham, Mass.
- 1815 - Thomas Jefferson sells his 6,000 volume library to Congress, it becomes the core of the Library of Congress.
- 1817 - New York Stock Exchange is founded.

- 1853 - Commodore Matthew Perry visits Japan.
- 1862 - Battle of Antietam takes place, the bloodiest single day in American military history.
- 1907 - The "great wave" peaks as more than 1.2 million immigrants arrive in America.
- 1908 - Ford introduces affordable Model T.
- 1909 - Expedition led by Robert E. Peary reaches North Pole.
- 1910 - Union of South Africa becomes self-governing dominion of the British Empire, leaving 1.5 million black residents legally dominated by a ruling minority of whites.
- 1913 - Ford introduces the first moving assembly line.

- 1863 - Emancipation Proclamation frees slaves in rebellious states. - New York City hit with massive draft riots quelled only when military detachments from Pennsylvania and West Point reach the city.
- 1865 - General Robert E. Lee surrenders at Appomattox.
- 1899 - Dr. Sigmund Freud's most important psychoanalytical study, The Interpretation of Dreams, is published.

- 1890 - 200 Ogala Sioux massacred at Wounded Knee, South Dakota by U.S. Cavalry.
- 1893 - German chemist Felix Hoffman synthesizes the acetyl derivative of salicylic acid, inventing aspirin.
- 1896 - First modern Olympic Games are held in Athens.
- 1898 - The Bronx, Brooklyn, Queens, and Staten Island join New York City. - Hawaii is annexed by the U.S.
- 1900 - 1906 - Tokugawa dynasty of Japan ends as the 15th Shogun resigns, returning his powers to the emperor.
- 1870 - 15th Amendment to Constitution gives right to vote to black citizens.
- 1912 - Titanic sinks after hitting iceberg in the North Atlantic on its maiden voyage.
1900

- 1900 - President McKinley is assassinated; Theodore Roosevelt becomes president.
- 1902 - End of Boer War in South Africa marks start of decline of British Empire.
- 1903 - First World Series is played.
- 1904 - Japans emerges as military power in Russo-Japanese War.
- 1905 - Albert Einstein, 26, has three papers published.
- 1906 - Great earthquake shakes San Francisco.
- 1907 - Stock traders begin meeting under tree on Wall Street.
- 1908 - Serenac Falls convention in upstate New York issues demand for women's equality.
- 1909 - The Eiffel Tower is built in Paris to be a temporary structure for the celebration of the centennial of the French Revolution.
The Next Sensation?

For-profit Sex Museum Planned Just Steps Away From Baruch

By Eileen AJ Connelly

One scan of any newsstand in the city is enough to reinforce the common wisdom that sex sells. But does that mean a sex museum can sell itself to the public, or more importantly, to investors?

No opening date has been scheduled yet for the Museum of Sex, nearly two years after former software executive Daniel Gluck and artist/curator Alison Maddex revealed their plans to open America’s “Smithsonian of Sex” at Fifth Avenue and 27th Street. The controversial undertaking, which promises to be the most talked about museum happening in New York since the Brooklyn Museum’s “Sensation” exhibit, is expected to explore the different roles sex plays in history and society, with an emphasis on American culture. “The fact is, there’s no other museum like this in the world, a world class museum of sex,” says Gluck. “It’s not meant to excite people. There won’t be nude women running around or anything.”

Instead, what the Sex Museum promises is a look at the less, well, sexy side of sex. Among the topics slated for exploration are the first sexual revolution of the 20th Century, the flappers and speakeasies of the 1920s; the 70-to-80 patents registered during the 1800s that were designed to prevent masturbation; and the future of sex, including cloning and experiments with male pregnancy.

Unlike most museums, MoSex, as it has been nicknamed, is to be a for-profit enterprise that will be financed by private investors. “We’re dealing with sex, and there’s no way we’re going to get funding...[or] tax breaks from the state,” says Gluck.

Indeed, MoSex was conceived amidst the growing pitch-and-hue over publicly funded museum exhibitions with controversial themes. Most recently, the Brooklyn Museum came under fire last fall for “Sensation,” which featured a painting of the Virgin Mary that incorporated elephant dung and clippings from pornographic magazines, as well as other eyebrow-raising works. The exhibit prompted a failed attempt by Mayor Giuliani to pull $7 million in city funding from the museum and a threat to suspend the lease on the city-owned building it occupies. The issue ended in a settlement with the museum.

Similar controversies have rocked other exhibitions, including those of Robert Mapplethorpe’s work with its
explicit homosexual themes. Much of the criticism has focused on the National Endowment for the Arts (NEA), which provides public funding for museum exhibitions, as well as other artistic endeavors. In 1990, following the outcry over the NEA’s funding of Mapplethorpe exhibitions and an exhibit that included Andres Serrano’s photograph of a crucifix immersed in urine, Congress set a “decency standard” for endowment grants. The Supreme Court upheld the standard in 1998.

A year earlier, Gluck, formerly an executive at Franklin Computing Group Philadelphia, developed the idea for the sex museum and pitched a proposal to 20-or-so people who he said were “extremely excited” about the project. He and Maddex, founder and director of In Time Art Salon, a gallery in Washington D.C., met at the University of Pennsylvania when they were both students. Maddex is best known for curating works like the 1993 Washington exhibition called Walk the Goddess Walk, a celebration of the penis in art. The exhibit was developed with her romantic partner, writer Camille Paglia, who is a MoSex board member and one of the museum’s most ardent supporters.

Gluck and other investors purchased a building at Fifth Avenue and 27th Street just before the New York Post broke word that he and Maddex had started trying to raise money for the project. “The Post really presented us as leaning toward being a pornographic museum, which is not what we had in mind, ever,” Gluck says.

In fact, Gluck insists that MoSex will break the “tacky tourist trap” mold of the sex museums that can be found in several European cities, including Copenhagen, Amsterdam and Barcelona. To make MoSex respectable, Gluck and Maddex are trying to attract both legitimate artists and exhibits from the established museum world. For example, one of the museum’s opening exhibits, “Cagey City: A History of Sex in New York City,” is being designed by noted sculptor and artist Louise Bourgeois.

The museum’s first exhibitions are now slated to open this fall, two years later than expected. Phase 1, as MoSex officials refer to it, will include exhibits in the existing building, with 8,000 square feet of gallery space, a café and shop.

Long term, the partners expect to build a new, 35,000-square-foot, 7-story building at the same site. Although the partners have not yet finished raising money for the new building, Gluck and Maddex want to open its doors in 2004. The building, which was designed by the New York Architectural team SHoP/Sharples, Holden and Pasquarelli and won a prestigious P/A Award citation from Progressive Architecture magazine for one of “the most important projects of 1999,” includes an undulating façade that can blush. The building is likely to cost $3.5 million or more, experts say.

Gluck won’t release projections for the overall cost of the museum or name his investors, saying only that he is “raising money right now” and continues to look for “enlightened investors.” In January, The New York Times reported that Gluck already had raised more than $1 million. To meet the budget for construction of the new building, Gluck told The New York Times that MoSex will need 100,000 visitors annually, paying an admission fee of $6.50. MoSex also will raise some revenues from the café and gift shop.

By eschewing public money, MoSex won’t have to
open its books to the public. It is unclear, for example, what sort of backing is coming from the famous names on the museum's board of advisors, which includes "Politically Incorrect" host Bill Maher, designer Todd Oldham, actress/comedienne Sandra Bernhard and right wing gadfly Arianna Huffington, in addition to Ms. Paglia.

MoSex may find that balancing legitimate artistic interests and sexual exhibitionism is as difficult as raising money. "We would have much more mainstream appeal as a clean, serious institution, as opposed to some sort of titillating, pornographic museum," says Gluck. Although the museum entrepreneur insists his company is not accepting money from the adult industry, the museum's board of advisors includes porn divas Annie Sprinkle and Candida Royalle. And as part of the museum's early publicity blitz, the founders leaked salacious details about their own sex lives: Gluck and Maddex once shared the same lover, although they dated her at different times.

Then, too, few for-profit museums are considered artistically respectable by the museum world. Gluck shuns comparisons to Ripley's Believe it or Not, but concedes that he lusts after Monica Lewinsky's stained dress, an item that would be right at home in Ripley's collection, perhaps cataloged with their "Instruments of Torture." Even Disney's Epcot Center and Madame Tussaud's Wax Museum, which will open a branch in Times Square this summer, are considered more entertainment venues than serious museums.

Gluck and Maddex are working to dress MoSex in a cloak of respectability. A Web site, www.museumofsex.org, offers an almost academic preview of upcoming exhibits, including "Cagey City," which is billed as a historical overview of the city's sex life. Cagey City will explore sex in the theater, media, advertising and fashion. It will provide a historical look at the role of sex in such cultures as the Lenape Indians, the Victorian era and the Roaring 20s. And it will spotlight New York's sex underworld, the once-seedy 42nd St/Times Square neighborhood, as well as the controversies over sexual diversity, censorship and various political sex scandals.

The Web site also describes "Sex in America," the blockbuster exhibit that is expected to open when the new building is completed and to provide the base of its permanent collection. The museum promises a "comprehensive history of American sex and sexuality" using artifacts, art, photography, movies, texts and interactive installations. The exhibit will offer a retrospective of American sexual beliefs and behavior, from the sexual rites of passage of American native peoples to research on sex during the Puritan, Victorian and Modern eras. The exhibition will not be purely academic, however. A life-size re-creation of the country's longest standing brothel in Dumas, Montana, is also planned.

To lend his enterprise legitimacy, Gluck is hoping

Model of MoSex

Courtesy of SHOPT/Sharpless Holden Pasquarelli ©1999
"We would have much more mainstream appeal as a clean, serious institution as opposed to some sort of titillating, pornographic museum..."

to obtain artifacts from mainstream museums, such as the New York Historical Society and the Museum of the American Indian, a Manhattan arm of the Smithsonian Institution. MoSex has been in contact with the New York Historical Society to obtain artifacts, documents and images that display the culture and persecution of the Lenape for Cagey City. The native American inhabitants of the metropolitan area were vilified, Gluck says, in particular by the English, because of their sexual practices, such as having women trade sexual services for goods.

So far, no agreement has been reached between MoSex and the New York Historical Society, according to Stuart Desmond, a spokesman for the society. Desmond says approval of such a loan would depend on the condition of the facilities in which the artifacts would be displayed and whether MoSex can adequately insure the items. "The issue will be our for-profit status, and whether their bylaws permit them to lend," Gluck concedes. "We know of museums that would be willing to lend, even in consideration of their bylaws. However, this will be an easy excuse for those that do not wish to lend."

In addition, MoSex is building its own collection. In January, California software entrepreneur Peter Norton and his wife, Eileen, donated 12 pieces of contemporary artwork for the museum’s permanent collection, including works by Alexis Rockman, Haim Steinbach, Peter Saul, Jason Fox and Holly Topping.

The art establishment is divided in its views of MoSex. Some art experts applaud the audacity of MoSex’s founders. "It only going to give people more self-awareness, and I think that in and of itself will help all of us," says Olivia Georgia, executive director of the Newhouse Center for Contemporary Art on Staten Island, adding that she has no objection to the study of sex or discussion of sexual histories. "I think it’s fantastic that somebody has the [nerve] to do it."

But, for now, many art school deans and museum bigwigs are skeptical about the enterprise. "What I’ve seen so far has so much artifice, and so much nudge-nudge, wink-wink to it, that it’s not clear to me that I can take it seriously at all," says Michael Botwinick, former director of the Brooklyn Museum and current head of the Staten Island Institute of Arts and Sciences. "I haven’t seen anything that would suggest that this would be anything other than an extremely polished commercial enterprise. I think its purpose would be to use popular culture and sexuality to make money. That’s not a museum," he adds.

Even though a huge percentage of contemporary artists deal with issues of sexuality, some experts question the likelihood that mainstream museums and artists will lend their work to a museum devoted to sex. "I would imagine any serious artist that deals with sexuality would not want to be in it," says Barbara Friedman, a professor of fine art at Pace University’s Dyson College of Arts and Sciences, noting that many women artists balk at the idea of being in “women only” museums and exhibitions.

Some observers even question whether there is a need for a sex museum at all. "I don’t have to go there to find titillating, scandalous art," says Ms. Friedman. "That’s the problem."

That may be the problem for investors too.
The story seemed to have a predictable plot: A middle-class young man goes to the Columbia Law School intending to become a successful lawyer. He graduates and starts working in a large mid-town firm. But instead of staying on the fast-track, he drops out to try a career in the theater.

Peter Zablotsky, a lawyer-turned-playwright, is the real-life protagonist of this drama. After leaving his law practice, in 1983, Zablotsky went to work as a law professor at Touro College on Long Island, where he puts in about 30 hours per week. The rest of the time he devotes to his main passion: writing plays.

For Zablotsky, a career change was more "an act of desperation" than a mark of courage. "I didn't like what I was doing so much that I thought: I have to do something else," says the 44-year-old playwright, who lives on the West Side of Manhattan. A music buff who composed music and played the bass in a jazz band when he was in high school, Zablotsky discovered his interest in playwriting when he was in law school.

Zablotsky is the author of eight plays in various stages of completion. Though hardly a household name, Zablotsky has shown an entrepreneurial flare
rare among playwrights. In 1997, he helped produce his first Off-Broadway play, using some of his own money to help fund the production. The play, "H. Finn Esq.," is about the descendants of Tom Sawyer and Huck Finn, who explore the moral ambiguity of the 20th century while journeying up the Mississippi River. The playwright, who expected to get Cs from the critics, got As and Fs. "H. Finn, Esq." closed after completing its scheduled eight-week run. This summer Zablotsky plans to produce another Off-Broadway play: "Off the Meter."

With no formal training as a playwright, Zablotsky spent years as just another struggling writer in a world filled with "dreamers and telephone screamers," he recalls. The playwright didn't know anybody in the theater world and seldom received an answer when he submitted a script to a producer. If he was lucky, he would get one-line rejection letters.

Zablotsky got his first break in 1990, when he won a prestigious O'Neill prize for "Off the Meter," a play about a taxi driver and a junior investment banker and the frustrations of "not having it all when everyone else seems to have it," he says. Of 1,500 submissions that year, his was one of 10 prizes awarded. The prize gave Zablotsky entrance to the O'Neill's five-week playwriting workshop in Waterford, Ct.

With the O'Neill on his resume, Zablotsky started getting some acceptances and more polite rejections. More important, it gave him the self-confidence that is often the only sustenance of a struggling playwright.

In New York, the major cul-

"I didn't like what I was doing so much that I thought: I have to do something else."
"You cannot make a living, but you can make a killing."

York stages. But grants and funding are rare. The cost of even a small Off-Broadway production often starts at about $100,000 and can reach $250,000.

The lucky few attract private money from investors, known in the theater industry as “angels”, because they invest in a very risky market. Usually, the producers lose all the money they invest.

Indeed, for most New York playwrights, success remains an elusive dream. “Usually it’s the play and not the playwright people are interested in,” explains Paul Selle, executive director at New Dramatists, a non-profit development program for new playwrights. The playwright, he says, must have a combination of talent, hard work, luck and good relationships.

Playwrights who are lucky enough to see their work staged are supposed to receive 7.5 percent of gross ticket sales. Thus, they can make as much as $15,000-to-$20,000 a week for a Broadway play. But, in most cases, playwrights are asked to waive their royalties until the play is on a sound financial footing, a rarity for most productions.

As the old adage goes: When it comes to making money in the theater, you cannot make a living, but you can make a killing.

For someone who already abandoned a prosperous career, in which he would be making at least three-times what he earns today as a law professor, little phases Zablotsky. To produce “Off the Meter,” Zablotsky is putting up 10 percent of the budget.

“Angels” are supporting the rest. While Zablotsky won’t reveal the exact size of his budget — or his investment — he says the set alone will cost $20,000. The theater lease, actors, managers, lighting and other costs will consume another $10,000 a week.

The team that will mount “Off the Meter” is the same one that took “H. Finn, Esq.” to the stage three years ago — the director John Ahlers and the general manager Paul Morer. Produced in two acts, “Off the Meter” will open at the Hudson Guild Theater on W. 26th St. in June.

Unlike the unscrupulous protagonists of “Off the Meter,” who come up with a risky get-rich-quick scheme, Zablotsky isn’t taking much of a gamble. If his play is successful, he will get the acclaim he has long worked for and will stand to make 10 percent of the profits from his production. If the play closes, he will return to his word processor, satisfied in the knowledge that, at least, he was able to get his play produced.
It's a sunny Tuesday afternoon and social studies teacher Jonathan Spear is leading a group of seventh graders through the Brooklyn Museum of Art's period rooms. The students surround a picture of a modest wooden structure identified as a late 17th-century Flatbush home owned by a Dutch settler, Jan Martese Schenck.

The teacher asks his students what the house tells them about its occupants. Eleven-year-old Joel Valentin raises his hand. The small size of the doorframe, he says, suggests that the residents were short, probably because they didn’t eat a balanced diet. “That’s amazing,” says Spear. “You look at a door and you figure out what people ate for dinner.”

For the students in Spear’s class, this isn’t just an annual field trip to the local museum. It’s an average day for 85 sixth- and seventh-graders at the Brooklyn Museum School, which made its debut in the fall of 1998. The Museum School is one of the 16 “New Visions” schools in New York City that strive to use a multi-disciplinary curriculum to enhance learning.

The Museum School is a collaborative effort between the city public school system and the New York museum community.

Working with museum curators, school teachers incorporate exhibits into all five major curriculum subjects: Social studies, humanities, science, language arts and math. The Brooklyn Museum of Art hosts the students three days a week. The remaining two days are spent in a regular classroom, with curriculum subjects rotating between the school and the museum.

Observing and learning from objects and artifacts is the “philosophical touchstone” of the Museum School, according to the school’s co-director, Sonnet Takahisa. Before joining the school, Takahisa served as the assistant director of the Brooklyn Museum’s school, youth and family programs, where she sought to incorporate so-called object-based learning into the museum’s educational programs.

Object-based learning, or hands-on education, strives to cultivate the scholarly instincts of a curator. “We’re trying to give kids the ability to be discerning observers,” Takahisa says.

One goal is to train students to be academic sleuths by teaching them how to gather and analyze information about a particular object or period of history from a variety of sources and disciplines. For example, to study the lives of early American settlers, a curator might tap the expertise of anthropologists and architects in an effort to piece together a picture of colonial
The small size of the door frame suggests that the residents were short, probably because they didn't eat a balanced diet.
construction practices, healthcare and nutrition. For most people, “the label is a fair accompli,” explains Takahisa. Most people don’t “get a sense of all the roads taken to get there, including the dead ends. We have to figure out how to make that curatorial process more accessible.”

For students, one of the benefits of a museum-focused curriculum is that it requires a lot more preparation and creativity on the part of teachers. “I can’t just do what I did before and pull a page out of a textbook,” explains Spear. “I have to be able to teach kids about things on display.” That also means working closely with a museum educator, who may have an entirely different perspective on a particular exhibit.

The new lesson plan certainly has been a hit with the students. John O’Mara, a seventh grader, says that he likes the Museum School better than “regular” school because, “You don’t just sit in a classroom. You get to walk around...and actually get to learn. More first-hand experience is better than a lecture.” Studying objects in a museum also helps students remember material, according to both teachers and students.

Students also see museums in a new light. Natalie Duckoff says that when she goes to the museum with her parents now, “I actually have something to show them. Now I actually know stuff.”

As a new educational enterprise, the Museum School faces a number of challenges, however. Most importantly, teachers have to be able to make educational goals work on a daily basis and to ensure that students are learning the three R’s along the way, according to Takahisa. “We have tried to set up a place where the two worlds have come together — the world of schools and the world of museums,” says Takahisa. “Both worlds are very concerned about education, but they are different.”

Coordinating museum and school activities also is a logistical feat. Students have to be shuttled from site to site on the subway. Administrators maintain offices at the O. Henry Building in Chelsea and at the Brooklyn Museum. And teachers must develop lesson plans in partnership with their colleagues at the museum, a process that can be, at times, “completely consuming,” says Spear.

Then too, there is the problem of museum etiquette. “Don’t touch” and “don’t lean on the exhibit case” join the more familiar admonitions to “be quiet,” “pay attention” and “sit up.”

Nor is the Museum School for everyone. “Some kids thrive in a more traditional setting,” concedes Takahisa.

For now the Museum School is treating its new enterprise as “an experiment,” diligently recording its successes and failures.

Although The Museum School won’t say how it has done on recent evaluations by the city, the “New Visions” schools have generally done well on evaluations and on state- and city-wide reading and math exams, according to a study conducted by the New York University Educational Research Center.

In addition, administrators, teachers and students are all keeping a journal. “Part of our job is to disseminate the information we get,” says Takahisa, who plans to publish the information. She hopes to more than quadruple the size of the Museum School to 400 pupils by 2001.

The true measure of success, she says, will be the school’s ability to convey the “excitement and passion” of the curatorial process to students. Says Takahisa: “It’s so rare to see kids engaged in learning.”
Artistic Ventures

WILL THE SHOW GO ON?

Bronx Playhouse Faces Uncertain Future
By Bryan Fleck

It used to be different in the Belmont neighborhood, otherwise known as the “Little Italy of the Bronx.” This used to be a haven for working-class Italians. But now, the neighborhood is populated by growing numbers of African-Americans and Latinos.

Amidst the changing demographics, there are some old-timers who desperately want to maintain the Italian character of the neighborhood. And then there are others who embrace the neighborhood’s relatively new multiculturalism.

Donte Albertie falls somewhere in between. As one of three founders of the Belmont Italian-American Playhouse, during the past decade, he has been at the forefront for advancing three of his passions: the Bronx, Italian-Americans, and the arts.

The Playhouse, which opened in April 1991, has consistently been a source of struggle for Albertie and co-founders Lou Izzo and Marco Greco. The three have searched, often in vain, to raise enough funds to continue operating the 75-seat theater, which is situated on Arthur Avenue. In 1995, Greco dropped out of the partnership to pursue a movie-acting career, leaving the burden of day-to-day operations to Albertie. Izzo is a silent partner who owns the building in which the theater operates and who often waves the rent when money is tight.

After close to a decade of operation, the Playhouse is at a crossroads. Although Albertie has shown a savvy both for fund-raising and for occasionally picking winning shows, he also is tired of the politics of fund-raising and of living life on a shoe-string. These days, Albertie hints that he could drop the curtain on the Playhouse any day now. “I’m at a point where I want more of a challenge out of theater,” says Albertie. “I am sort of at the end of my rope.” How long he keeps the theater open, says Albertie, will depend on the success of “Love in the Age of Dion,” his latest work, which is currently debuting at the Playhouse.

Ever since he can remember, Albertie wanted to be in the theater. A native of Rockland County, Albertie graduated from SUNY Purchase in 1989 with a degree in dramatic literature and performance. Although his roots are in acting, Albertie realized quickly that his acting talent did not measure up to that of the competition. Determined to parlay his passion for theater into a career, he made the switch from acting to writing and directing. After graduation, he took a job as administrative director for the New City, a theater group in the East Village.

That is when Greco, an old buddy from college, came calling and planted the seeds for what became the Belmont Playhouse. At the time, Greco was working in his father’s deli in Belmont. Greco wanted to open a theater and enlisted Albertie’s help. The two friends rented the space above Greco’s deli from Izzo.

From the beginning, the playhouse was meant to showcase works by and about Italian-Americans. The Playhouse runs three genres: Contemporary plays by an Italian-American writer, Italian classics and contemporary plays by a writer from any background.

The Playhouse has had some successes. “Over the River and Through the Woods” was the Playhouse’s long-
est running comedy and is currently playing at Manhattan’s John Houseman Theater on West 42nd Street. Another success story was the commercial production “In Between,” which ran first at the Playhouse, and was later picked up by New York’s Cherry Lane Theater in the West Village.

Still, plays that turn a profit are the exception, not the rule. At an average cost of $30,000 to produce a single play, only a handful of shows have recouped their costs, according to Albertie who lives on the East Side of Manhattan “I wouldn’t label us in debt,” says Albertie who, however, concedes that the theater’s operating budget doesn’t always cover the rent. The playhouse owes Izzo several months of back rent.

In fact, Albertie has been a successful rainmaker. The Playhouse’s current budget is $200,000 a year, up from the $15,000 it received in its first year. The Playhouse receives most of its funding through city and state grants, such as New York City Council of the Arts and the Department of Cultural Affairs. But Albertie also receives funds from corporations, such as Chase Manhattan Bank and Citibank, as well as from individual donors. “They have a quality reputation,” said Bill Aguado, executive director of the Bronx Council on the Arts. “They provide good service and they’re well known throughout the community.”

The Bronx Council on the Arts is a private, not-for-profit organization that raises funds through many of the same sources as the Playhouse. The Council, in turn, gives grants to various arts institutions in the Bronx. The average grant given to the Playhouse is $2,000 a year, which is, according to Aguado, higher than most institutions receive. “They certainly could use an infusion of, say, $50,000 or $100,000,” says Aguado. However, the Playhouse is unlikely to land such a windfall anytime soon.

Indeed, Albertie, whose heart is in playwriting and directing, is tired of the politics involved with fund-raising and the skepticism that not-for-profit organizations often meet. “It’s all about perception,” he says. “You have to sell yourself. There is a feeling, sometimes, that we’re getting rich off this.”

The question Albertie keeps asking himself is: Can a small theater in the middle of the Bronx survive? For that matter: Can an Italian-American playhouse thrive in a neighborhood that is increasingly multicultural?

Albertie is still searching for those answers. “I would love the final lesson to be that small theater can be successful,” he says. “I’m not 100 percent sure it’s possible.”

But for all his skepticism, the show continues to go on at the Belmont. “Dion,” a biographical play about Donte’s teenage years in upstate New York, which opened last October, continues to draw audiences — many of them from the neighborhood’s new ethnic groups. Albertie, who met his wife Maggie when he cast her in a role as the perfect wife in a show he wrote and directed at the Playhouse, is unlikely to draw the curtain anytime soon.
Fernando Ferrer, the Bronx Borough President, is polishing his résumé to run for mayor, regularly taking on mayor Giuliani and Yankee's boss George Steinbrenner. But the economic revival of the Bronx is undeniable.

In 1994, the Clinton Administration tried to stimulate investment in the poor sections of six major U.S. cities, including New York, by creating the Empowerment Zones. New York City's empowerment zone encompasses parts of Harlem, Upper Manhattan and the South Bronx.

The Federal program earmarked $100 million in loans, grants and job training to each empowerment zone, as well as $250 million in tax incentives aimed at stimulating investment in inner cities over a 10-year period. The goal of the empowerment zones was to foster local economic development by nurturing small businesses and by getting large companies to invest in depressed areas. New York City and New York State have matched the Federal funds, so that the empowerment zone budget in New York totals $300 million.

Fernando Ferrer and Maria Canales, director of The Bronx Empowerment Zone, discussed community development and the role of the empowerment zone in the Bronx, a borough of 1.2 million residents, with Gisele Regatão, an editor of Dollars and Sense.

Q: What programs have contributed the most to the revitalization of the Bronx?
FERRER: It began with housing and community renewal. The Bronx was the world capital of vacant lots and vacant apartment buildings. The commercial areas of those neighborhoods had been largely aban- doned because there was no market to support them. We started rebuilding with low- and moderate-income housing, rehabilitating apartment buildings and constructing new housing. We mixed up the demography of neighborhoods, added more working people to the neighborhoods, and those marketplaces strengthened.

Q: Give us some examples of where this renewal process worked.
FERRER: Burnside Avenue in the West Bronx. That commercial strip was largely abandoned. Today, all the housing has been rehabilitated and new housing has been built. On Burnside Avenue, not only is there not one vacancy in the commercial spaces but, in fact, new construction created new commercial spaces. This was so successful that the Local Development Corporation disbanded. There was no need for it anymore.

This is a model that we followed throughout the borough. New initiatives were developed to build, for example, Bay Plaza Mall on the swamp land near Co-
op City. That is today one of the largest retail destinations in New York City.

Other successful commercial ventures followed this model, such as Bruckner Plaza, and smaller ones like Fordham Road at 170th Street. We are now in a position where there are few, if any, commercial vacancies on our commercial strips, save for some sites along the Hunts Point Peninsula. And we are developing a plan to deal with that.

We also created jobs in manufacturing areas, which most of the city has given up on. Our empowerment zone made a major impact on reversing the downward trend in manufacturing in this borough. Just last year, we began to see an increase again in the number of jobs in this sector.

Q: How much money from the empowerment zone has the Bronx invested so far? Was it well used?
FERRER: The empowerment zone was just one part of an overall economic development strategy, because it covers a relatively small part of the industrial Bronx.

The area covered by the empowerment zone has 33,000 people, mainly manufacturers and small businesses.

The program has been a valuable tool in giving incentives to development. To avoid just outright grant money, we try to get people to bring serious equity to the borough and to the empowerment zone in particular. The Bronx gets about 17 percent of the $300 million budget of the empowerment zone. But we’ve been producing well over 17 percent of the new jobs.

Q: Should the Bronx be receiving more?
FERRER: I always believed that. With a relatively small portion of the funds, we’ve accomplished our major objectives.

CANALES: Essentially, we are ahead of our spending. And we are in year five of a 10-year designation. The Bronx received $51 million from the empowerment zone. We have already committed $33 million, $17.6 million of which has been implemented. In other words, this is money that is already out there. We have additional capital coming in through leveraging, by using our network of banks to get the word out, letting their clients know that we are a very aggressive administration and extremely business-friendly.
Q: Where was the $17.6 million used?
CANALES: To a large extent, in the manufacturing sector. But we are trying to spread the wealth, not just giving money away, but by making an investment in local companies. And we’re doing pretty well. Seventy-five percent of our portfolio is completely up to date in terms of the repayment and financing arrangements.

Q: The empowerment zone has been criticized for the slow approval process for loans and grants and the kind of businesses it benefits. Could the program be better administrated?
FERRER: There are two points I would like to make. First, there was a delay in the implementation of the empowerment zone because the City of New York took a long time to organize the zone and the governing board. The city wanted total control of the program, in violation of the Federal regulations. For the first two years, the city of New York declined to make its share of the funds available.

Secondly, if you did a customer satisfaction survey throughout the New York Empowerment Zone, you would find that the customers from the Bronx are very pleased with the quickness of our response to their issues. We generally move projects through at the speed of light. I can’t account for anybody else, but I think you would find that those complaints do not come from the Bronx.

We have a board that is ready to make decisions. The empowerment zone board in the Bronx is formed essentially by business people. They are bankers, business owners. They know time is money.

Q: The empowerment zone has been designated as a 10-year program, so you have less than five years to spend the remaining money. Will you be able to do that?
FERRER: Our risk is in the opposite direction—that we will run out of money. We are doing many deals. If anybody has unspent money, we would be very, very happy to spend it.
CANALES: The other areas covered by the empowerment zone (Harlem and the Upper Manhattan) have their own way of doing things and also have different needs. They have to serve a more entrepreneurial base and we have a more manufacturing base.
FERRER: That’s true. In the Bronx part of the New York Empowerment Zone we have 17 percent of the population, but 83 or 84 percent of the industrial land.

Q: Yankee Stadium is an important asset to the Bronx. Is there still a risk that The Yankees will leave the Bronx?
FERRER: Most aware and intelligent people would tell
you today that the risk is near zero. It makes no economic sense for them to be anywhere else. There is no public funding, as we proved to Mayor Giuliani a few years ago, for them to move to West Manhattan. It was not rational. To keep the Yankees here, we would build a destination not only for the team but also for shopping, for sports-related services, businesses, restaurants. That is what we should be doing. That justifies an enormous investment we've already made in the Yankees and we will continue to make in the Yankees.

Q: Why hasn't the plan you proposed two years ago to renovate the stadium begun?
FERRE: It didn't begin because the owner of the Yankees is George Steinbrenner. With him, you never know. But my guess is that now that he has taken in more partners, they must be telling him: George, it's time to stop. Let's do it right here. Last season you got 3.29 million fans during the regular season. The season before you got 3 million. It isn't parking. It's pitching.

Q: There are still a number of challenges left in the Bronx. The unemployment rate is down in the borough (to 8.5 percent in October, 1999, down 1.6 percent from the year earlier period.) But it's still well above the national average (4 percent) and the New York average (6.9 percent). Is it possible for the borough to reach the national unemployment rate?
FERRE: That's my goal, certainly. I would like to bring unemployment down to zero. But as I get older and, I hope, wiser, I understand that only a certain number of things are possible in a certain amount of time. When I became Borough President, 13 years ago, the unemployment rate was hovering around 14 percent in this borough. That is Third World unemployment. Today, it has dropped significantly, but it is still too high.

Q: Why?
FERRE: Because of a series of reasons. We generated a lot of jobs. But there is a skills gap that must be closed. There are only so many jobs that can be obtained by flipping hamburgers. We have to find other kinds of jobs in laundries, in medical equipment companies, in technology, in health care. We are using a big part of the empowerment zone workforce preparation money, as well as other resources, to promote adult literacy and to fill this skills gap.

We didn't bring down unemployment by that number in two years just because of the strong bull market. We worked hard for 10 years to get the New York Post to build its plant here. It took personal diplomacy to make it happen.

What I tell my folks in the economic development agencies is to bring me jobs. I don't want to hear about delays. I want to hear about closing a deal. And I want to know why a deal is not closed. If you have something that makes sense, I'm all ears. That's the reason why I don't provide any incentives to retailing. If we do the right thing with the market, retail will follow. I'm interested in the service industry and in manufacturing.
Dorian Winslow recalls the day she left her secure job and a 13-year career in the advertising industry to start her own business. Wanting a new challenge, Winslow decided to join the ranks of more than 840,000 Americans who started their own companies that year. Thrilled and a little scared, Winslow acknowledges today that she “didn’t know anything about running a business,” and had no idea how difficult it would be.

Winslow turned a passion for gardening into a company that manufactures user-friendly aids for amateur gardeners, The Garden Group Inc. Having done research, Winslow knew that gardening was a huge market; one in four adults lists gardening as a hobby in the U.S., according to Roper Starch Worldwide, the market research and consulting firm. And while most first-time entrepreneurs have trouble getting financing, Winslow launched her company with $80,000 in savings and a $50,000 line of credit from Chase Manhattan Bank.

Winslow also understood her weaknesses as a new entrepreneur. She didn’t know how to price her product. She didn’t know if she needed to do more market research. And she didn’t know how to prepare a business plan.

With this in mind, Winslow called the Small Business Development Center (SBDC) at Baruch College, which is part of a nationwide, government-funded network that provides free management assistance to start-ups and existing small businesses. (See sidebar.) “All entrepreneurs need training,” explains Cheryl Fenton, assistant director of The Lawrence N.
Field Center of Entrepreneurship and Small Business at Baruch College. “Most entrepreneurs think they have cash-flow problems, when actually they have management problems.” A business plan helps an entrepreneur do everything from identify a market and its competitors to plan for current and future operating expenses. In fact, most entrepreneurs need to re-evaluate their business plan every three months, Fenton says.

At SBDC, Winslow learned how to write a business plan. An advisor helped her price the “Garden Wheel” at $5.99 (suggested retail) and target her market. Winslow’s Garden wheels are colorful graduated plastic disks that resemble circular slide-rules and are designed to help even the most horticulturally challenged cultivate a green thumb. A gardener rotates the disk to mix and match plant selections. There are different wheels for different types of plants, such as herbs, vegetables and flowers. And each Garden Wheel has colorful photographs and is printed with practical tips, such as the best time to plant tulip bulbs (during fall) or the best time to water your garden (early in the morning). The wheel uses easy-to-read symbols to indicate bloom time, color choices and sun requirements.

The SBDC encouraged her to market the wheels in New York State, rather than New York City, and to target large chain stores. Winslow clinched a deal with Kmart, which later helped her gain an entre to gardening stores. Eventually, she hopes to sell her products nationwide.

Today, the Garden Group is three years old and still based in Winslow’s living room in midtown Manhattan. Last year, it sold 60,000 Garden Wheel planning systems and became profitable for the first
time. Winslow concedes, however, that she still earns only about 15 percent of what she used to make as the managing director of what was then Foote Cone & Belding, a major advertising firm. "I expected to be successful quicker," says the 40-something-year-old entrepreneur. "Now I know it takes time. There is no such a thing as overnight success."

Indeed, Winslow still struggles to keep her business on track. It took her months to find a printing company that could produce the quality she needed for the Garden Wheels. As the sole paid employee of Garden Group, Winslow relies on her mother to package the Garden Wheels and to ship them to gardening centers around New York State from a small warehouse in upstate New York. Winslow herself often works seven days a week. "If I really knew everything I would have to do, probably I wouldn't have started," she says in her wearier moments.

However, Winslow's initiative has sometimes paid off in unexpected ways. When an offer for a credit card with an introductory rate of just 3.9 percent interest arrived in her mail, she used it to pay for her operating expenses for a few months.

While credit cards are the most frequently used financing option for entrepreneurs, according to a survey conducted by Arthur Andersen's Enterprise Group and National Small Business United, most entrepreneurs who use credit card debt do so as a last resort and pay exorbitant interest rates.

By most measures, The Garden Group is doing better than most new small businesses. Edward Rogoff, director of Baruch's Field Center, says fewer than half of all small businesses survive their first year of operation.

Winslow isn't resting on her laurels. She calculates that her current business plan will generate about a 10 percent growth rate. To grow faster, Winslow believes she will need to diversify, and she is considering three different paths: Creating wheels for other types of products, acquiring another product line in the gardening industry or launching a business over the Internet. To decide which path to take she plans to revisit the SBDC at Baruch College. "I can't get where I want to go without more guidance," says Winslow.
HOW UNCLE SAM HELPS SMALL BUSINESSES

Established in 1953 by the Eisenhower Administration, the U.S. Small Business Administration (SBA) is the nation's largest single financial backer of small businesses, which generate more than half of the nation's gross domestic product and are the principal source of new jobs.

With a portfolio of business loans, disaster loans and loan guarantees worth more than $45 billion, in 1998, the SBA offered management and technical assistance to more than one million small business owners. During the fiscal year ended in September 30, 1999, the SBA approved more than $12 billion in loans, an 11.4 percent increase over the previous year.

SMALL BUSINESSES CAN GET FUNDING THROUGH THE SBA...

- The Small Business Investment Company (SBIC) licenses private venture capital firms to offer debt and equity financing for smaller firms that cannot access traditional venture capital funds.
- The Surety Bond Guarantee (SBG) enables small and emerging contractors to obtain bonding that they cannot obtain elsewhere.
- The Certified Development Company (CDC) provides long-term, fixed-rate financing that allows small firms to acquire physical assets to expand or modernize.
- The Microlending program provides very small loans to entrepreneurs looking to start a business who need special technical assistance.
- The Export Working Capital program provides export financing for small businesses.

...AS WELL AS TRAINING AND TECHNICAL EXPERTISE

- Small Business Development Centers receive up to 50 percent of their financing from the SBA, with state legislatures, private sector foundations and universities offering matching funds. The SBA funds 1,000 SBDCs nationwide.
- SCORE, the Service Corps of Retired Executives, is a nonprofit organization providing small business counseling and training under a grant from the SBA. SCORE is staffed by retired business people who volunteer to assist aspiring entrepreneurs and small business owners. There are SCORE chapters in every state.
Walls of fame

From the Boss to Barney's,
an artist paints her way to riches

reported by Johnae Bailey, Lauren Husbands and Ruth Montessa

Fresco

Decorative Painting has come a long way since the late 1980s when the company’s founder, Agnes Liptak, first hired herself out as a glorified housepainter, marbelizing bathrooms and painting bears and bunnies in children’s rooms. Today the large portfolio on Fresco’s conference table is filled with glossy photographs of Fresco-enhanced interiors, including the gilded ceilings of the Takashimaya department store on Fifth Avenue and the Russian Consulate in Manhattan, and the antiqued checkerboard pattern of Bruce Springsteen’s master bedroom. In the company’s sunny, renovated offices in lower Manhattan, the phones ring constantly as artists and office workers bustle about filling orders for a company that now boasts over $1.3 million in annual revenues.

Liptak, now 38 years old, always thought of herself as more of an artistic free spirit than as a business person. After graduating from Cornell University in 1983, and spending two years in Paris, part of the time at the prestigious Ecole des Beaux Arts, Ms. Liptak started painting murals on the walls of Parisian restaurants. When her parents showed a photo of one of her murals to a neighbor who happened to be a decorative painter, Liptak landed an apprenticeship. Nine months later, Liptak hired herself out to paint decorative finishes for anyone willing to pay her, painting birds in the foyers of fancy New York apartments and decorating children's rooms. Soon Liptak had so much work, she was recruiting her friends to help.

In 1991, Liptak rented a loft space on Mott Street in Little Italy, and hung out a shingle. “I knew nothing about running my own business,” concedes Liptak. With $5,000 in savings, Liptak bought a copier and a fax machine and paid her first month’s rent. She ran out of capital the day after opening her business. By 1992, Liptak was $60,000 in debt — $40,000 to her parents and the rest owed to credit card companies.

Like many first-time entrepreneurs, Liptak had
trouble getting a commercial loan. "The banks turned me down flat," says Liptak, even when her father agreed to co-sign her loan. (Today, says Liptak, she is offered more credit than she needs.)

Instead, Liptak juggled as much as $20,000 in debt on 10 different credit cards that charged an average 18 percent interest. According to a 1999 report by the U.S. Small Business Administration, over 42 percent of all women-owned small businesses finance their companies with personal credit card debt. Money was so tight, says Liptak: "I once walked a mile to a client meeting because I couldn't afford to take the subway."

Although cash-flow was always a problem, Liptak built her business steadily with the best leverage a small business can muster — a good reputation. Most of her jobs were referrals. In 1992, Fresco got what turned out to be a make-or-break contract with Barney's, the upscale national retailer.

I was ready to sleep with the rats at Barney's.

At the time Barney's was opening a store in Chicago and asked Fresco to decorate the interior. The job, which entailed metal-leafing and stenciling, was worth $80,000 — one of the largest contracts she had ever clinched. Having no money left, Liptak found three friends who were willing to work on the job and to forgo payment until she was paid by the client. Liptak charged four plane fares onto one of her credit cards. And the four Fresco workers checked into a single hotel room near Barney's where the women planned to sleep in shifts.

Getting to Chicago turned out to be only half the battle, however. At the Barney's construction site, the Fresco team worked around the clock, in a sub-basement next to an open, stinking sewer. Rats regularly invaded the work site.

The job, which was supposed to last for two weeks, stretched out to one-and-a-half months. Toward the end of the job, the artists, hoping to save some money, checked out of their downtown hotel and booked a cheaper room. When the artists tried to check into their new hotel at 2 a.m., after working a 14-hour shift, they discovered the room had been given to someone else. For the next few hours they drove around Chicago looking in vain for a room that was not already occupied. At 4 a.m., one of Liptak's workers called Barney's contractor who let the four homeless artists sleep on his floor until the job was done. "I was ready to sleep with the rats at Barney's," recalls Liptak. "But my friends refused."

The Chicago job paved the way for another job
with Barney's New York and helped establish Fresco as a leading decorative painting company for luxury retailers. But it also created another financial crisis for Liptak — one faced by many small business: Barney's profit. Her biggest clients have remained major retailers, such as Armani, Chanel, Bergdorf Goodman and Donna Karan's boutiques. Liptak also enjoys the creative challenge of working on homes. In addition to Bruce Springsteen's house, Fresco has done work on Madonna's New York home, as well as the dwellings of several royals, including a prince of Saudi Arabia and the sister of Iran's former Shah, Reza Pahlavi.

Significantly, the secret to Fresco's success may have as much to do with Liptak's people skills as her artistic talent. Most decorative painting companies treat artists as freelancers, hiring them from job to job, and firing them as soon as the work is done. Liptak, by contrast, hires artists as full-time employees with health benefits; they are secure in the knowledge that they are unlikely to get laid off. In fact, most of the artists who work for Liptak have been with Fresco since it's inception. A first generation American whose family hails from Hungary, Liptak also frequently hires immigrants because she says they "work very hard."

Today Liptak says she has little time to do any painting and design work herself and is ready for new creative challenges. Married in 1998 to Richard Lawrence, Liptak has become involved with her husband's business, which imports handicrafts from Southeast Asia and is now based in a corner of Fresco's new offices on Lafayette Street. Liptak, who often brings their one-year-old daughter Ava to work, designs many of the handicrafts manufactured for Lawrence's company, Mediterranean Importing. "I like being involved with the creative aspect of any business," says Liptak.

The trouble with a successful business like Fresco, she concedes, is that "someone has to manage" the company's growth.
FASHION FLASH
SPUR OF THE MOMENT DECISION
LAUNCHES BROOKLYN CLOTHING SHOP
by Stacy Foote

At the age of 11, when many young girls were still playing "store," Jennifer Gerien was already working in one. Ms. Gerien has a vivid memory of the opening day of her mother's clothing store in Hampton Bays, Long Island. As a child, Jennifer worked in the store, skillfully handling the cash register, a mechanical task that intimidated her mother. She recalls that the customers thought it was hilarious to see a little kid peering above the counter, running the store.

Now, as an adult, Ms. Gerien finds herself drawn back to the merchant's life that she remembers so fondly.

At the age of 29, despite a successful position in publishing, Ms. Gerien found the prospect of owning her own store irresistible. It
happened last July, while on a walk with her husband Brendan, in their Brooklyn neighborhood. The couple passed a vacant store that was available for rent and decided to take a look inside. The space had previously been occupied by a woman’s consignment shop.

Once she saw the store, Ms. Gerien immediately knew it would be perfect for a small clothing store. Two days later, she found herself putting a deposit down on the space, which is located on Court Street in the Cobble Hill section of Brooklyn. A week later she signed a five-year lease. Ms. Gerien says that the decision was made on the spur of the moment. She and her husband had casually discussed opening their own business one day and had friends with no prior business experience who were successfully running a bar/lounge in the neighborhood. Ms. Gerien recalls thinking, “If my friends can do it, I can do it too!”

Her colleagues at Crown Publishers where she worked at the time were “shocked” when Ms. Gerien quit. “At first they thought I was pregnant because I was acting so weird,” says Ms. Gerien, noting that while she loved her publishing job she loved the idea of working for herself even more.

On opening day, Ms. Gerien says she felt like a little kid “playing store” again. However, launching the boutique, which she named “Lily,” after her grandmother, presented a number of unexpected challenges, including juggling start-up costs, designing the store’s interior and shopping for merchandise.

Financing the business took $15,000 of her own savings, as well as a loan. In addition to paying for building materials, Ms. Gerien found that she often had to lay out cash for her inventory. With no commercial credit history, it was hard to place clothing orders unless she agreed to pay cash on delivery.
Planning the “look” of the store and how to lay out merchandise was a lot more fun. Ms. Gerien started out by researching boutiques in SOHO and Greenwich Village and quickly decided on the style she didn’t want. “I didn’t like the whole SOHO boutique look where it was white walls and just one pole with three things hanging on it,” she says. “I didn’t feel comfortable at all.” In what she perceives as an era of commercial sterility, Ms. Gerien wanted to create something friendly and unique.

With the help of her husband Brendan who is an experienced carpenter, Ms. Gerien tried to emulate the inviting warmth that she had always associated with her mother’s store. She preserved the beautiful old tin ceilings with dancing cherubs painted around a ceiling fan. Exposed brick walls and leafy plants decorate the store and contrast nicely with Lily’s merchandise, which is made of colorful natural fibers from India and other Asian countries. A giant mirror with an ornate antique frame leans against the store’s one sky-blue wall, making the boutique look more spacious. Old floral prints and a picture of the Brooklyn Bridge hang over the counter. Quiet music plays in the background.

Today other clothing boutiques are popping up in the neighborhood. But they are much different, focusing on a trendier downtown look. Ms. Gerien doesn’t view them as any great threat. Ms. Gerien says business is steady, especially on the weekends. In light of her successful start, she is already thinking about moving into a larger space. If she does, she will once again be emulating her mother, who moved her store into new digs in Greenport, Long Island, in the 1990’s.
Fraudulent claims flooded the insurance industry in the early 1990s, as record numbers of employees claimed they had been injured on the job. For Daniel E. Landon, the widespread fraud led to a major business opportunity.

While patients' right to privacy long prevented insurance companies from conducting their own investigations of suspicious claims, new legislation permits insurance companies to check the validity of claims before approving payment. These exams are performed not by the insurance companies or the claimant's physicians. Rather, the exams are completed by so-called independent medical examiners (IMEs).

IMEs play the role of middlemen, finding doctors and setting up appointments for a fee. After a patient is examined, the IME reports the findings back to the insurance company. Med Control, owned by Landon, is one such company.

But while Med Control has been successful, Landon, who also works in the securities industry, has found juggling his different responsibilities difficult at times. And, in a business that exists largely because of widespread fraud, somewhat ironically, Landon had a brush with a dishonest senior employee in his own company. The incident disrupted Med Control's business and left Landon scrambling to keep it running even as he held down a second job.

Landon began his career on Wall Street, at First Boston.
The lucrative markets of the 1980s, allowed Landon to build up a nest egg. But he soon grew tired of the relentless pace and long hours, which left him little time with his family. “I had enough of waking up at four o’clock every morning and receiving calls at home from overseas, constantly rushing and being under tremendous stress,” says Landon.

In 1991, Landon left his job at First Boston to found Med Control Ltd. Not yet ready to leave the security of a job with a steady income, he also took a position as head of the equities department at Ramirez and Co., a small brokerage firm run by a former First Boston colleague Sam Ramirez.

Less than a decade after launching Med Control, the company is grossing about $1.5 million in sales, according to Landon. Although Med Control, which is based in Glen Cove, New York, is much smaller than most of the competition — the company employs only six full-time workers — the business has improved its profit margins every year so far, says Landon. Today Med Control has customers in the United States, Guam and the West Indies.

Landon decided to launch Med Control when an acquaintance came to him with a business plan, but no money to fund the venture. Landon signed on as financial backer, offering his acquaintance a “generous salary” to manage the business. On a handshake agreement, Landon promised that when he had made his initial investment back with a “nice” return, they would then discuss making his acquaintance a partner.

After a few years, the business was doing so well that Med Control opened an office in Atlanta. However, Landon says he caught his business manager — and prospective future partner — misappropriating company funds. Landon fired him on the spot. Landon then tried to juggle the two offices and his Wall Street position on his own.

It didn’t work. “I was spreading myself out too thin and the business was suffering,” says Landon. “My goal was to get away from the lengthy hours and to spend more time with my family, and here I was roped right back into it,” he says.

Landon liquidated the Atlanta office and compensated his employees with severance packages. He hired a close friend to manage the business in Glen Cove. His new manager calls Landon several times a day to keep him abreast of the business.

Landon is proud of his small company's success and profitability. “I’m not looking to make a killing,” he says. During the summers, Landon's high-school and college-age children also work at Med Control. “I think that it gives them a sense of freedom and accomplishment,” he says.

In fact, Landon isn’t running his company just for the money. “I know I could have made more money and had less headaches if I had invested in the market,” says Landon. “However, I would have never received the [same] personal satisfaction.”

“I could have made more money and had less headaches if I had invested in the market”
It was the event wrestling fans had anticipated for months. Last January, Tazz made his debut for the World Wrestling Federation (WWF), the number-one rated wrestling promotion in the U.S., in a match held at Madison Square Garden. Once the star of one of the hottest and fastest-growing promotions in the U.S., the Extreme Championship Wrestling (ECW), Tazz had finally made it into the big-time. No sooner had Tazz entered the ring, than he began to destroy his opponent, Kurt Angle. With each new attack, the chants from the fans grew louder, shouting: “ECW! ECW!”

Tazz beat Angle. But it was ECW that won the match. “ECW is the best, man,” enthused Andrew Michaels, 25, one of the fans at the match.

Extreme Championship Wrestling (ECW) is the first new wrestling promotion in years to successfully challenge the dominance of the two big federations, the WWF and World Championship Wrestling (WCW). Since signing a contract for a weekly wrestling series at The Nashville Network (TNN), a CBS Cable Network, last year, ECW has brought a new aggressiveness to both the ring and to what is now a multi-billion dollar business. A pioneer of hard-core wrestling, ECW creates violent story lines that have both attracted droves of fans and raised concerns among a range of observers, from wrestling enthusiasts to parents who worry about the influence that violent matches have on their children. And ECW’s recent cable deal, without which no wrestling federation can hope to survive, was made possible by an earlier cybercoup in which ECW became the first wrestling federation to capture a major Internet audience.

Unlike football and basketball, which are dominated by one major league, the world of wrestling is engaged in a permanent power struggle between the Big Two, WWF and WCW. On the sidelines hundreds of
smaller federations duke it out, trying to muscle their way into the big leagues. In the 1980s, the Universal Wrestling Federation emerged as a third contender, until the WCW bought it out. Then, Global Wrestling bought a time-slot on ESPN and looked like it might challenge the status quo, but the show failed in less than a year. Time and again, wrestling seemed destined to stick to the big two system.

Now ECW is the third force to be reckoned with. Known as Eastern Championship Wrestling until a few years ago, ECW got its start in 1992, when Tod Gordon, a wrestling promoter who made his fortune in the jewelry business, picked up the pieces of another failed wrestling federation, the Tri-State Wrestling Association (TWA). At one time, TWA had featured some of the best wrestling on the East Coast. But, like many others, it had been forced out of the ring by a lack of funds. ECW picked up some of TWA's wrestlers, many of whom had enjoyed a cult following, and most of its fans.

ECW started out in Philadelphia, in small venues such as bingo halls, sports bars and high school gymnasiums. Understanding that a local federation was unlikely to survive, Gordon kept pumping money into the business and bringing in stars who were no longer good enough to compete in the big two, but still had a loyal following.

Then, in late 1993, he signed ECW's first big star, Terry Funk. At age 50, Funk was considered well past his prime. But Funk brought hard-core violence to the match, wrestling with barbed wire and other weapons. "They were cut up to pieces, but [Funk] got up and even though he lost, it was one of the craziest things I ever saw," says Mike Rubino, 24, recalling the historic match between Funk and Sabu. "I have watched ECW ever since."

Wrestling always has relied on staged fights that are plotted around story lines in which the winners are predetermined. But before ECW put Funk in the ring, hard-core wrestling was seen only in Japan. Now, ECW wrestlers added a slew of props and violent themes to their acts, throwing chairs and tables, and sometimes even fighting on a bed of nails. Fans were drawn to the hard-core, often bloody and sexually-themed story lines.

Topics that once were taboo in wrestling, including divorce, homosexuality, pregnancy and violence against women were incorporated into wrestling plots, and sometimes carried over from match to match.

But hard-core wrestling has drawn a slew of criticism, from parents who are concerned about the influence on their children to wrestlers who worry about the increasing danger of the shows. Indeed, a wrestler named Owen was killed doing a WWF wrestling stunt last summer. "I plain and simply don't like what the WWF's product has become," says Bret Hart, a wrestler for the WCW. "I don't let my kids watch it." Concurs Brian O'Connell a principal with Washington West Elementary School who wrote this indictment of wrestling to the parents at his school: "Many of these wrestlers display vulgar language, indecent sexual gestures, racial and ethnic slurs, bigotry, contempt of women and others." But, so far, the protests have been to little avail.

ECW has played as tough behind the scenes as it has in the ring. In 1994, Gordon hired Paul Heyman, a star manager from WWF, to lead ECW's creative department, which books matches and plots story lines.

Under Heyman's leadership, ECW joined the National Wrestling Alliance (NWA), a group of small independent federations that banded together fifty years ago to compete against the dominant federations of the day.

In almost no time, ECW became the NWA's most prominent regional territory. The NWA teamed up with ECW to hold a tournament in ECW's home stadium in Philadelphia to determine a new world champion. An ECW wrestler was pre-picked to win the tournament.
In what many Internet reporters believe to be an unplanned event, Shane Douglas, the man chosen to win the title, made a victory speech, calling the NWA a has-been promotion. Throwing the NWA title belt to the ground, Douglas announced that he was not the Eastern Championship Wrestling champion, but the Extreme Championship Wrestling world champion. On the spot, Heyman decided to adopt the new moniker.

Douglas's stunt—part of what fans had come to see as ECW's "no bunk" attitude—drew raves from both ECW followers and its wrestlers. The wrestlers also loved the chance to ad lib. Says Jeff Jones, a star in ECW since 1996: "Paul [Heyman] lets everyone have the freedom to be themselves."

ECW broke another unwritten rule of wrestling. Presenting smaller wrestlers, ECW insisted that a wrestler no longer had to be big to be perceived as tough by the fans. Tazz, for example, at five feet, nine inches and 240 pounds, was considered too small to compete with the big guys. But Tazz is from the Red Hook section of Brooklyn, and looks—and talks—as tough as his old neighborhood. ECW gave Tazz a microphone to threaten and taunt his opponents before pummeling them. Heyman even put Tazz in charge of an ECW training school intended to hone new talent. Soon, amateur videos of ECW matches became hot commodities. But without a cable contract, most fans never got to see the show. ECW knew that, like most struggling wrestling federations, it still risked failure.

To get the audience it needed to grow, ECW turned to the Internet, which is filled with what wrestling fans call "smart people"—insiders who have friends in the business and who pass on wrestling news about wrestlers' lives, contracts and future storylines before the "common" fans hear about it.

The ECW used the Internet to create more insiders, granting interviews on various Internet newsgroups. And, in February 1995, ECW held wrestling's first Internet Fan Convention. The convention was to take place in Baltimore. Internet reporters were invited and they posted news of the convention on their websites. Wrestlers were going to be on hand to sign autographs and to sell t-shirts. When the convention was hit with a blizzard, ECW went ahead with the show, performing
for just 50 fans. After the show, the fans spread the word over the Internet. Soon after, Sportschannel, a local New York cable channel before it was acquired by Fox, picked up the rights to air a weekly ECW show.

In 1997, Heyman bought out Gordon's interest in the company. The same year, Heyman worked out a deal with its arch-rival to have ECW wrestler's "invade" WWF's most popular pay-per-view show, their highly-rated Monday Night RAW show.

Wrestling fans speculate that the joint appearances gave WWF a chance to try out ECW wrestlers for free. Whatever the reasons, the joint appearances marked a coup for ECW. The suspense was building, as fans were left to guess what ECW and the WWF would do next.

A few months after its first WWF "invasion," ECW ran its first pay-per-view show, entitled "Barely Legal," which appeared on some pay-per-view channels. Although the audience buy-rate was small, ECW turned a profit by staging the show in the ECW arena instead of a major stadium. In a sign of ECW's growing momentum, Viewers Choice, a major pay-per-view carrier that didn't pick up the show initially, was forced to do so after fans mounted an e-mail letter writing campaign. Within a year, ECW was attracting 100,000 viewers to its pay-per-view matches. And last year, for the first time, ECW was being televised in Canada.

But while WWF had its Monday Night RAW cable show, ECW did not have a regular nationwide cable venue. And that could put ECW in a dangerous position. Big enough to make it on pay-per-view, but not big enough to compete with the top salaries in the industry, ECW was susceptible to major talent raids. ECW lost many of its main stars as both the WWF and WCW opened their wallets for the hardcore superstars.

Mick Foley, known in the ring as Mankind, was snapped up first by WWF. In 1999, Foley's autobiography, *Have a Nice Day*, became the No. 1 title on the *The New York Times* best seller list. The Dudley Boys also defected to WWF. And late last year, WWF finally snatched Tazz.

Without a television deal, ECW was going to lose out like other federations had done in the past. But, in the summer of 1999, ECW reached its blockbuster agreement with TNN. The agreement gave TNN the right to telecast an exclusive weekly, one-hour wrestling series nationwide. ECW would now be seen by an estimated 80 million viewers each month. As part of the deal, ECW signed its major stars to multi-year contracts ranging from three to five years.

According to the three-year agreement between ECW and TNN, TNN will share in the revenues of all ECW deals. Although the privately-held company won't give out sales figures, it is raking in advertising revenues from the new show, "ECW on TNN," pay-per-view events, arena shows, home video sales, sales of a new ECW magazine and CDs. "Our new TNN series gives ECW its first truly national exposure," said Heymann after clinching the deal. "We are going to develop for TNN an episodic, weekly wrestling series that emphasizes the extreme athleticism of ECW's vast talent pool, which brings to the table the wildest action and most compelling story lines in the genre of sports entertainment."

Soon after the deal, t-shirts depicting ECW stars began popping up in mainstream shops. Original San Francisco Toy Makers produced a line of ECW action figures that are currently being sold in major toy stores, including Toys"R"Us. ECW also recently made a deal with Pioneer Home Video to sell ECW videos across the nation.

The deal also paved the way for Acclaim Entertainment, Inc., a maker of interactive videogames and software, to take a minority equity interest in ECW. The deal includes a $1 million ad contract and allows Acclaim to be the exclusive, long-term interactive software licensee of ECW. "ECW has a reputation as the most innovative and underground league," said Gregory Fischbach, president and CEO of Acclaim, at the time of the deal. "The ECW has all the ingredients video game wrestling fans crave."

With the wrestling craze at an all-time high, ECW finally has turned the Big Two into the Big Three. But as the new member of the wrestling establishment, ECW can't rest on its laurels. In the scrappy world of wrestling, fans inevitably will start looking for a new underdog to support. With rumors rife that the famous wrestling star, Hulk Hogan, is thinking of starting a federation of his own, ECW may soon have to start looking over its shoulder.
MTA engineer turns hobby into successful sports league

by Christian O. Reyes

illustrations by Thuan Phan

The sounds of dozens of whistles can be heard blowing every weekend in Brooklyn's Dyker Park. Lou Deforte, commissioner of the Expo Athletic League, loves the sound those whistles make because, if the whistles are blowing, he is making money.

Deforte's league provides a weekend escape for hundreds of men between the ages of 17 and 40 who want one more chance to score a touchdown, hit a home run or shoot a winning basket. On Deforte's teams, policemen, construction workers, stockbrokers and firemen can put away their workaday lives to become weekend warriors on one of more than 100 football, softball or basketball teams in the League. "It is the only time I can really spend time with my friends," say Donny Ramoutar, a policeman on one of the football teams. What Deforte likes best about the business, he says, is "organizing teams, keeping people off the streets" and "making money."

Deforte, 51, has been running the adult sports leagues since their inception in 1969. Back then, the league consisted of just five teams, and Deforte was both a player and a manager for the foot-
On Deforte’s teams, policemen, construction workers, stockbrokers and firemen can put away their workday lives

ball teams. It soon became clear that the league needed some organization. And Deforte was voted to be commissioner of the leagues.

What began as just a hobby for Deforte has turned into serious business. The weekend leagues, which netted Deforte $48,800 last year, after expenses, are more lucrative than Mr. Deforte’s weekday job as a civil engineer for New York City’s Metropolitan Transit Authority. Each team is required to pay an entrance fee of $600 to participate in the league. In addition, Deforte gets $20 per game from each referee, whose fees are paid for by the players.

The Sunday Football League is the jewel in Mr. Deforte’s crown, in part because it is his most profitable league. The teams play “rough-touch,” which differs from touch-football in that players tag instead of tackle each other, and they don’t wear helmets or pads. There are four football conferences of different skill levels. The championship season for the fall football league is in January. The winning teams each receive prize money totalling $8,000, $5,000, $2,000, or $1,000, with the biggest purse going to the team with the highest skill level.

Arranging the logistics for all the events has become a year-around occupation for Deforte, since the football and basketball leagues compete 12-months-a-year. Only the softball league takes a break during the winter. Deforte obtains permits to use sports arenas and fields throughout the five boroughs. He also books the referees for each game.

Deforte, who says he has no plans to retire, is constantly thinking of ways of expanding the league and his revenue. He has attracted corporate sponsorship from companies like Nike. The sponsorships help reduce his own costs and pay for field permits.

But Deforte isn’t in it just for the money. He isn’t just helping his players realize their dreams. He has dreams of his own, including one day opening the league’s very own arena.
Unfold a map of New York City and you will find streets you never heard of crisscrossing the five boroughs. Tiny little residential streets; side streets with loft buildings that are home to myriad manufacturers; wide avenues with outdoor cafes and restaurants and busy commercial strips where cars honk constantly as frustrated drivers try to circumvent the illegally doubled-parked cars. Each street, each block, has its own character, reflecting the people and businesses that live on it.

Seventeenth Street in Chelsea is no exception, as author Tom Shachtman learned when he researched the businesses there and wrote Around the Block. Shachtman found “a block chock-full of people and businesses, multifaceted, quintessentially urban, and thoroughly American.”

Shachtman’s book inspired Professor Roslyn Bernstein to design her Topics in Journalism: Covering New York City, Spring 1999 elective course on the same theme. Students were assigned to conduct their own semester-long study of one city block in their home neighborhoods and to write in-depth about two businesses they discovered on their block.

In their trips Around the Block, Baruch students did not find a homogeneous, “thoroughly American” setting. Instead, they found immigrant entrepreneurship, ethnic trends and neighborhood gentrification shaping their local establishments. Everywhere, the local landscape was transformed by new residents, new businesses and new ideas.

What follows are three stories selected from the Covering New York City/Around the Block project.

*edited by Jeannine Mercer*

*illustrations by Lerno P. Batman, title by Akilah Henry*
Hellenic Hipsters
Astoria’s youth flock to Greek-American cafe

by Jeannine Mercer

On any sunny afternoon in Astoria, Queens clinking glasses, flirtatious giggles and roaring motorcycle mufflers remind the community that Athens Cafe is alive and well. Large groups of young Greek men with gel-glistened black hair greet each other with shouts of “Malaka!” (Greek slang) on the small cement block that harbors this 30th Avenue cafe. In black shirts and shades, they slide into plastic green chairs on the cafe’s sidewalk, poke at pocket cell phones and smile as they eye their parked Harleys and any girl who may have noticed them.

“Athens is typical of the Greek social mentality,” says Michalis Lakatamitis, 29, a Greek-Cypriot customer. “The Greeks like to sit outside and look at the people. Everyone I know goes there.”

In Astoria, knowledge of the Greek community can prove profitable to just about any business. Also home to large groups of Irish, Italians and West Indians, Greeks remain the area’s predominant ethnic group. According to the Hellenic Federation, there are over 200,000 Greeks living in Astoria, and this section of Queens is scattered with Greek-related establishments. Most businesses here are owned and operated by Greeks and Cypriots, but the ones that are not are Greek compatible. For example, the Chase bank has a large Greek-lettered sign in its window that says “We speak Greek.” Arabs own the delis, but carry Greek imports and periodicals. The Hellenic component is so strong that a business might not survive if it fails to recognize it.

Greeks are found throughout Astoria, but one street is a magnet for their youth. And within the street’s nucleus is Athens Cafe. Located on 30th Avenue, east of 32nd Street, the cafe sits apart on its own small block, a cement oasis beckoning the area’s patrons. Almost any day or night, the cafe is filled with Greeks and Cypriots in their twenties, and acts as a community center for this group.

Young Greek women stop by Athens Cafe for a quick afternoon smoke, frappe (a popular blend of Nescafe, milk, sugar and ice) and community gossip, but are often outnumbered by their male counterparts. It is the night that beckons the girls. After dark they emerge with painted faces and golden earrings, wearing heels and mini dresses as black as their silky long hair, and sit and blow smoke over the tables, pretending to look disinterested in any hopeful male attention.

Set against the rhythm of popular Greek music vibrating through rose-and-musk tinged air, Athens Cafe creates the perfect environment for socialization among college-aged Greeks.

“Everyone takes you to Athens Cafe when you’re
ed by the city in early 1999, and yet, spring brought vacant wooden chairs and tables on the sidewalk surrounding the coffeehouse.

"It's not a good social environment," Lakatamitis explains. "The chairs are on a side street. The Greeks can't see anybody."

"The Greeks like to see and be seen," he says.

Thus, Athens Cafe was once again alive and thriving. In the minds of Athens' owners and employees, the Byzantio scare is no longer a threat. "It didn't hurt our business," says Loui Lorizou, Athens' night manager. "I think it actually helped it. It brought more Greeks to the area, and now they know where we are."

"I think Athens will be here for a long time in the future," predicts Constantinou. "Byzantio was a novelty, but the Greeks came back."

Meanwhile, Lakatamitis smiles around the straw in his frappe. "The Greeks will go back to Byzantio, but Athens will be okay."

What makes this customer so sure?
With a shrug, he says, "I just know the Greek community."

SMOKING SUCCESS
Cafe and NoLiTa flourish together

by Bianca Dieckmann

NoLiTa — short for North of Little Italy — is one of the hippest, up-and-coming areas in New York City. This tiny neighborhood was the childhood home of Hollywood film producer Martin Scorsese, Italian-American social clubs and restaurants (some owned by mobsters like John Gotti). Today the area attracts a young and trendsetting clientele of artists and professionals who have set up shop and home here within the last five years.

NoLiTa's new inhabitants shop in the area's dozens of unknown and never advertised tiny boutiques, and they meet for cappuccino or wine at Café Gitane. Located at 242 Mott Street, directly across from St. Patrick's Old Cathedral, this five-year-old, postmodern Moroccan bistro is their ultimate hangout spot.

At Café Gitane — named after the French tobacco brand — there is that segment of clientele that wears Gucci or Armani and travels to Paris for the collections. But in general, people don't come here to strike a pose; they come to relax.

Come at 10 a.m. and you may find two Italian grandpas playing chess on one of the archaic wooden
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Cafe and NoLiTa flourish together

by Bianca Dieckmann

NoLiTa — short for North of Little Italy — is one of the hippest, up-and-coming areas in New York City. This tiny neighborhood was the childhood home of Hollywood film producer Martin Scorsese, Italian-American social clubs and restaurants (some owned by mobsters like John Gotti). Today the area attracts a young and trendsetting clientele of artists and professionals who have set up shop and home here within the last five years.

NoLiTa's new inhabitants shop in the area's dozens of unknown and never advertised tiny boutiques, and they meet for cappuccino or wine at Café Gitane. Located at 242 Mott Street, directly across from St. Patrick's Old Cathedral, this five-year-old, postmodern Moroccan bistro is their ultimate hangout spot.

At Café Gitane — named after the French tobacco brand — there is that segment of clientele that wears Gucci or Armani and travels to Paris for the collections. But in general, people don't come here to strike a pose; they come to relax.

Come at 10 a.m. and you may find two Italian grandpas playing chess on one of the archaic wooden
benches outside; in the afternoon, a young couple at table two sharing a mozzarella-tomato sandwich, or a struggling actress nursing cappuccino for hours while pouring over Variety; and later that same night, maybe Vincent Gallo with a friend at the bar, chain-smoking over a bottle of the exquisite Moroccan house wine.

"The food is great and the atmosphere is very relaxing. I come here several times a week and sit for hours," says Gina Boehler, 24, a production manager at a local printing company.

The view of St. Patrick's Old Cathedral through the huge glass windows adds to the ambiance. "This location is very special," says Luc Levy, 49, the cafe's owner and a native Morroccan. "To be specific, it's very spiritual. And I think a lot of it comes from this church. The cathedral practically takes up this whole block, so you have this great wall. Visually it's very calming."

Scorsese even spoke of it in a 1988 interview when he was asked about his inspiration for the movie The Last Temptation of Christ. "The first images of Christ that I recall were the plaster statues and crucifixes in St. Patrick's Old Cathedral," he said of his childhood parish.

Levy is one of the pioneers who, in recent years, replaced the area's once-vacant storefronts with a large number of boutiques, galleries, restaurants and nightclubs. But the idea of opening a bistro in Little Italy came by accident for Levy. Even though he has lived in New York twenty years, he didn't come across this three-block-radius between Houston and Spring Streets until five years ago. "These few blocks were completely lost. Nobody really noticed them," he says. "One night I was just walking by here and saw a sign saying this space was for rent. It had actually been empty for two years. From there on, everything happened very quickly. I could have done anything — a restaurant, a bar or even a nightclub. But I realized that there was a church across the street, and it inspired me to open a cafe."

"The lifestyle here is amazing," he says about the drastically changed neighborhood. "Now the neighborhood has become very fashionable. It
has been going through an astonishing change; some of it is good, some of it is a little bit too much."

"The cafe has really evolved with the neighborhood," says a Cafe Gitane waitress of two years. "We are now getting a lot of famous people, and sometimes it gets a bit too trendy. But they are not getting any special attention. Everybody gets treated the same here."

Levy's business has flourished during NoLiTa's ongoing transformation. "Business has grown steadily over the past five years. I really started from scratch," he says.

Levy never studied his trade and doesn't consider himself a businessman. "One of the advantages of starting from zero is that you can only go up," he says. "I started with one hand and worked very hard for several years. I did everything. I cooked, I made the cappuccino and I washed the dishes. Now I have an office two blocks away and operate from there. I finally feel like I have my life back."

New restaurants have opened since then, crowding Mott Street and neighboring Elizabeth and Mulberry Streets. But Levy doesn't worry about the growing competition. "They could never do what I do. By the same token, I couldn't do what they do. I just do things differently. After all, every fingerprint is unique," he says, alluding to Cafe Gitane's blue paw-mark logo.

Like the NoLiTa native Scorsese, Levy once dedicated his life to film. And every year on his cafe's anniversary — June 24 — his customers gather for Levy's self-organized film festival. "We close down the whole street and show shorts by local filmmakers on the church's wall. Everybody comes," he says.

Moreover, Levy is currently working on a short. "It's about a day in a hairdresser's life and is going to be shot right here in NoLiTa," he says.

Gentrification has livened the neighborhood up but, according to Levy, it has brought with it noise, trash, traffic and, worst of all, rising rents. "It's out of control," he says of his rent, but does not reveal the exact amount he pays. "It has tripled. At the time I came here you could rent space for $1,000-to-$5,000. Now it's like that for 500 square feet. My lease will be up in two years and I don't even want to think about the consequences."

But so far, the future for Cafe Gitane looks bright. "I think we are going to reach our peak by the end of the year and from there on I will try to keep it leveled," Levy explains. "We don't have enough space. We are open every day from 9 a.m. to midnight and we don't have a kitchen. Everything is made freshly at the bar. We can hardly keep up sometimes."

Levy held the lease for the space next door, and had a chance to expand his cafe, but handed the document over to Cari Sigerson and Miranda Morrison instead. "The chemistry works here. I didn't want a bigger room," he says.

In fact, the tiny space is the reason why smoking at Cafe Gitane is not taboo. Because the cafe has only eleven tables and less than 33 seats, smoking is permis-
sible by law. "You can't name your cafe after a cigarette brand and then not allow smoking," says Levy, a non-smoker. However, the main reason he named his cafe after the French tobacco brand goes far beyond the fumes. "I called it Gitane because I always loved the design of the packaging. I love the idea that they actually printed the name of the logo's designer on every single pack. It's unique in the history of advertising and would be impossible in America."

He points to a glass mosaic inlaid in the floor at the cafe's entrance, which shows an interpretation of the Max Ponty's classic Gitane design. Like this artist's work, Levy wants his business recognized as something distinguished. Says Levy: "My goal is to have the ultimate cafe."

Russian Twist

The National becomes Brooklyn's hottest night spot

by Robert Alexander

Aligned with storefront businesses and an elevated subway line, Brighton Beach Avenue between 2nd and 3rd Streets in Brooklyn has an industrial look. The brick and plain brown buildings practically blend together on the block, but the National restaurant and nightclub is the most visible structure around, with its unusual beige color.

"You can't miss it. National stands out among the small stores," says area resident Joseph Katz.

The block is the most popular in all of Brighton Beach, ever since the area became populated predominantly by Russian-owned businesses during the Russian migration to the area, which started in the 1980s.

National has helped place this Russian enclave's name on the New York nightlife map, not with its size, but with its live dance act, which has been around 17 years and sells out every weekend.

At National, where the atmosphere is as foreign as a hand-crafted Metroshka doll, English is rarely spoken and diners enjoy Russian entertainment, which ranges from solo musician acts to the featured dance show.

"You can't compare it to any other restaurant around here. I only hire the best," says the 56-year-old owner, Michael Rachman.

Customers flock to the restaurant, and National prides itself on its reputation. National has claimed much attention since its opening in 1982, but even before National won wide acclaim, Rachman opened International — a Russian delicatessen on an adjacent block, which continues to generate enormous amounts of business.

But of the two, National remains Rachman's pride and joy, a place where famous Russian dancers kick their way into the hearts of their Brooklyn audience.
The dance teams are flown in from Russia specifically to dance at the National.

The dance teams are flown in from Russia specifically to dance at National, where they show off the moves that made them popular in their homeland. Each week, four male/female pairs perform twists, lifts and turns in costumes ranging from military garb to ballet tights.

The choreographed stage-show never ceases to awe the audience. And since its main purpose is to woo the customers back, Rachman is serious about finding the best talent.

Since Rachman auditions the dancers back in his homeland, he has brought some notable pop stars on the Russian circuit to National. These include Magmaev, Shuvatinsky and Sister Rose, all of whom have reached celebrity status as Russian vocalists and perform exclusively at National with the exception of singing at large-scale arena concerts.

"I'm so happy to be here. Is everybody ready for a good time?" says Shuvatinsky at a recent National performance.

Despite their fame, the talent prepares hard for the weekend shows. The dancers practice six days a week for up to seven hours a day. "We do our best. I do this because I love to dance," says Katrina Pestrokovskaya, 23, a newly arrived dancer from Russia who is a member of a world-renowned dance troupe. Customers seem to take notice of the effort. The skilled choreography and a state of the art sound system keeps them coming back for more.

But as National enjoys success with its triumphant entertainment, a restaurant on nearby Avenue X, Rasputin, has opened. Rasputin also has live musical entertainment, but it is not doing as well. Its two-story luxury palace is paved from floor to ceiling in rich marble imported from Italy. Costing an astounding $3 million to build, it is one of the most expensive Russian restaurants in Brooklyn to date.

A customer who is a regular at both Rasputin and National explains why Rasputin has many empty tables and light dance floor activity. "Rasputin is nice to look at, and their music is okay, but National never lets me down when I celebrate my anniversary every year," says Elena, 29, of Brighton Beach. "And the food at Rasputin — I don't think my dog would eat."

Other restaurants that give National competition include nearby Primorski two blocks away on Brighton Beach Avenue, and Tatiana, which is situated on the corner of Neptune Avenue and Brighton Beach. But among them all, National has maintained a reputation in this Russian community as being reliable for its good food and prices. Chicken Kievin (chicken layered with buttered breadcrumbs) and perogies are customer favorites. Meals range from $15-$60. And best of all, there is no cover charge — even on dance nights.
For the average American living above the poverty line, food waste is only a problem when the kitchen garbage pail gets too full for the lid to close. In a disposable society where it sometimes seems as though everything is expendable, it may not come as a surprise that Americans waste about 14 billion tons of food each year, according to Environmental Protection Agency estimates.

Perhaps most startling is how much food could be salvaged.

From institutions to individuals, America has a problem with food waste. Malnutrition and hunger are facts of life for 34 million people nationwide, yet Americans send nearly 20 percent of edible food to the garbage dump. The EPA estimates the average American family of four throws away 10- to- 15 pounds of food each week. That's more than a half-ton each year, for every family.

Baruch student Monyne Bowman concedes that her eating habits are emblematic of the problem. “I'm known for wasting food, tasting and tossing things,” she says.

Restaurant food is wasted on an even grander scale than home-cooking. A waiter at a local Indian restaurant commented that in his experience, most patrons only eat half their meals. Although one could criticize the restaurant for serving portions too large for the average diner to finish, restaurateurs worry that patrons might complain if they think they are being shortchanged. A source inside one Thai restaurant in lower Manhattan said she believes the establishment gives people “more than they need.”

Fast food chains may be the biggest wasters in the food industry. A 1991 study by the Environmental Defense Fund found a typical McDonald's, serving 2,000 customers each day, generated an average 238 pounds of waste, 34 percent of which is food. That's over
80 pounds of food going into the garbage every day.

McDonald's and EDF have worked together for years to find ways to reduce both trash and food waste. One result of that effort was McDonald's decision to eliminate its famous styrofoam "clamshells" in the early 1990s.

Some restaurants participate in programs to redistribute unused food to charitable organizations. Groups such as New York City-based "City Harvest" pick up surplus food from extra sandwiches at corporate board meetings to surpluses at food wholesalers and redistribute it to hungry citizens in the five boroughs. According to City Harvest, 50 million pounds of edible food is thrown away each year by New Yorkers. The agency also estimates 60,000 New Yorkers are denied food at soup kitchens and food pantries each month. Despite "rescuing more than 12.5 million pounds of food" last year and delivering to agencies in all five boroughs, there are still more than 100 food pantries or shelters on its waiting list, according to the organization's annual report.

Yet, the U.S. produces more than enough food to feed all Americans. In fact, the nation is a net exporter of food, according to Census Bureau foreign trade statistics.

According to a 1995 U.S. Department of Agriculture Economic Research Service study, if only five percent of consumer, retail and food service "food discards" from one year were recovered, $50 million would be saved in landfill costs alone and the volume of food saved would equal "the equivalent of a day's food [supply] for each of four million people." Bread for the World Institute, an organization that works to find solutions to the world's hunger problems, estimates the food that goes to waste is "more than enough to feed every hungry American."

Food vendors donating to food redistribution programs begin to see how much they waste when they see how much they give away. Morgan Hull, a corporate chef for Brinker International's Macaroni Grill, a nationwide chain of restaurants, told a Cornell University publication: "Any food that passes through this restaurant is money. If we are not using 100 percent of the product, our food costs go up, our profits go down, the company has to lower my salary and raise prices, the customers get upset and don't come back and we go out of business."

That kind of thinking has spurred many food companies and restaurants to search for strategies to cut back on waste. The fried chicken chain KFC, for instance, donated 100,000 pounds of chicken to local food banks in 1992, but zero in 1993, when the shredded BBQ sandwich was added to the menu. The sandwich is made with left over chicken parts from other menu items, which had formerly gone to the needy.

Some researchers have looked at how to waste less in this country. A study published in the Journal of the American Dietetic Association (JADA) concluded that food waste in elementary schools could be reduced simply by giving children recess before lunch. The experiment, comprised of 67 ethnically diverse students, 33 boys and 34 girls in grades 1 through 3 from a Rockford, Ill. elementary school, found food waste was reduced from 34.9 percent to 24.3 percent by having lunch after recess instead of before. The children ate more after they had burned off some calories.

Another JADA study suggests that buffet-style dining in restaurants and cafeterias produces more solid waste than do establishments that use waiters to serve food.

As you throw out that half-eaten sandwich tomorrow, here is some food for thought: An estimated four million children under age 12 in the United States go hungry every day. Another 9.6 million are at risk of hunger. That means 29 percent of America's young people face hunger each day.
EARLY BIRD INVESTORS
Why saving sooner is smarter with Roth IRAs

by Dov Gertzulin

Rivka Gordon, a 20-year-old actuarial science major at the College of Insurance in New York, recently did something that few college students even consider: She began to save for retirement.

With $1,200 in savings, Gordon opened a Roth IRA account. “It’s a great opportunity and the earlier you start the better,” says Gordon who opened her account with Charles Schwab, a discount brokerage. “It’s harder to play catch up later.”

Almost any working young adult would gain tremendously by following Gordon’s lead. Financial advisers predict that most people’s retirement income will depend less on what they earned while they worked and more on investment decisions and retirement planning. “The smartest thing anyone college age can do is open a Roth IRA,” says Judith Lee Pallazzolo who oversees Roth IRAs at a New York-based trust company and is an expert on retirement saving.

The Roth IRA, approved by Congress in 1998, allows individual retirement savers who earn less than $95,000 per year to invest $2,000 or 100 percent of their annual income, whichever is less, without paying taxes on any accrued income from the investment. However, investors who withdraw money from a Roth IRA account before reaching age 59-and-a-half will incur a penalty.

For investors, the Roth IRA has several advantages over a traditional IRA. An investor in an ordinary IRA deducts the yearly contributions to her retirement account from taxable current earnings. However, after retirement, when she begins to draw money out of her IRA account, the withdrawals are taxed at her post-retirement income tax rate.

Enter the Roth IRA. At retirement, the Roth investor can withdraw money tax free without paying capital gains or personal income tax, and the money compounds tax-free. The only hitch to the Roth IRA is that the contributions to it are not deductible from taxable income. This restriction, however, makes the Roth IRA ideal for students and other investors with relatively low incomes.

Roth IRAs, like other retirement savings, demonstrate how compounding can turn even small investments made at an early age into a big nest egg. For example, let’s say Gordon kicks in an additional $800 this year, bringing her initial Roth investment to $2,000 in 2000. If Gordon contributes just $2,000 each year, for forty years, and invests her savings in a mutual fund that earns 10 percent annually, her account will be worth an astonishing $971,703 by the time she reaches age 60. Even at a more conservative annual rate of 8 percent, her account would grow to $561,542 over the
same period. Increase the compounding rate of return to 16.7 percent — that's the average rate of return on U.S. stocks between 1982 and 1997 — and the account would be worth $6.7 million.

"Compounding is how you develop wealth," explains Raymond Strain, a trader with Neuberger Berman LLC, a New York-based asset management firm, who works with clients' Roth IRA accounts.

Because of lost opportunities for compounding, investors who start saving for retirement later in life are much worse off than their investment-savvy juniors. Let's suppose Gordon invests $2,000 per year for the next 10 years, but stops investing entirely at the age of 30. Assuming she earns an average return of 15 percent per year on her Roth account and doesn't touch the money already in her account, allowing it to continue compounding, she will have accumulated about $13 million by the time she is 70.

By contrast, let's say Gordon waits until she reaches age 35 to begin investing in a Roth IRA. She invests $2,000 each year, for ten years. She earns 15 percent on her investment and stops making contributions at age 45, but allows the money in her account to continue compounding until she reaches age 70. Gordon will have only $2 million in her account, a small fraction of what she would have accumulated had she begun saving (and compounding) 15 years earlier. Of course, compounding works for savings left in any interest- or income-bearing account. And like any other investment, your long-term returns also will depend on the soundness of the mutual fund in which you choose to invest the money in your Roth account. But the beauty of a Roth IRA is that the millions of dollars that savvy investors like Ms. Gordon can accumulate, if they invest early and wisely, is that it is all tax free.
Good credit history or bad, Americans are being inundated with credit card offers. As credit card issuers flood consumers' mailboxes, offering interest rates as low as 2.9 percent on new cards, many consumers are jumping at the chance to grab what seems like easy money. In the process, millions of consumers risk falling heavily into debt.

Americans, as a whole, are hooked on credit. The average American is now more than $5,000 in debt, according to a 1998 report of the Statistical Abstract of the United States.
Nationwide credit card debt has ballooned to $459 billion in 1998, according to the Federal Reserve, more than double the amount five years ago. Over the same period, credit card solicitations have almost tripled to $3.5 billion in 1998, according to a recent report from the Consumer Federation of America.

The latest bombardment reflects the desperation of the credit card industry, which is operating in a saturated market.

Credit card companies are cannibalizing each other, convincing customers to take out multiple cards and even "purchasing accounts from each other," says Lance Forbes, a credit counselor with Creative Credit Counseling in Queens. "Selling debt is one of the biggest businesses out there."

For consumers, the current credit environment can be full of costly temptations and pitfalls. But there is still hope for those who want to remain debt free. Short of cutting up your plastic, the best advice, according to the experts, is to stick to a budget and pay off monthly balances. One of the best solutions for consumers who want the convenience of a credit card without the risk of falling into debt is to use a debit card, which draws directly on a checking account.

But if you have to have a credit card, be sure to shop around. If you can afford to pay off your balance each month, consider an American Express card, which requires that monthly balances be paid off in full. If you have to carry a balance, look for cards that offer low annual fees and low interest rates.

More than ever before, it pays to read the fine print. Credit card companies "will send you a credit card for 2.9 percent for the first year and no annual fee," explains Forbes of Creative Credit Counseling. "Then, after the year is up, your fees will go up." Sometimes interest rates will more than quadruple from one year to the next.

Some companies will load on special fees, such as an automatic $35 charge if a payment is even one day late. And companies that offer attractive extras, such as frequent flyer miles and upgrades, also usually charge high annual fees.

For savvy consumers, however, there is an upside to all the competition among credit card companies. Many companies, including Citibank, Discover and Chase, will negotiate late charges for cardholders with good payment histories. The Discover card, for example, will "waive late fees" for customers who usually pay up on time, according to Grace Callari, a counselor with Family Budget Counseling in New York City.

For consumers who need lots of self-discipline, Callari recommends consolidating credit card debt into a single monthly payment. This is a simple transaction that allows a cardholder to transfer balances from a number of cards to one with a lower APR. Callari also recommends paying off high interest rate cards first.

Credit and spending habits are formed early, caution the experts. When credit card solicitations arrive in the mail, it's a good opportunity for parents to discuss the benefits and pitfalls of card usage with their children, according to Sheila Speed, a counselor with Credit Counseling Centers of America in New York City. When it comes to getting credit, "parents should be aware of what their children are doing," says Speed.

A number of companies, including Chase and American Express, offer special cards for students. Amex's student card, for example, offers payment flexibility, no annual fee, free long-distance calls for a year and a credit information services to help students manage their credit. Student cards don't have to be cosigned by a parent.

One of the best options for college students and other newcomers to the credit game may be a debit card. Because debit cards draw directly on a checking account, they are usually accepted without identification. They are easier to use than checks. And they are interest free.

Deadbeat debtors who find it hard to get credit at all may have to use a debit card or a secured credit card that functions much like a debit card. With secured credit cards, users must put up collateral and can only borrow up to the secured amount. Unlike debit cards, however, most secured cards charge a fee for processing the applications.

Of course, the best way to stay out of debt is to use cash. But if you must charge it, use a low interest credit card and remember to pay those monthly bills on time.
Web veterans ride high while brick-and-mortar rivals stall

by Shan-san Wu

illustrations by Ji Jessica Wang

Melinda Hale, a first-time Internet shopper and mother of two, was nervous about doing the majority of her Christmas shopping on the Web last year. “We only just got our computer this year,” says Hale who lives in Manhattan. “I had never bought anything online before.” Undeterred and eager to avoid what she called “hordes of shoppers packing their way into stores,” just two weeks before Christmas, she pointed-and-clicked her way to nearly $600-worth of book and video game orders through Amazon.com.

The result? Every single one of her orders was delivered before Christmas, as promised. “I am absolutely thrilled with it,” says Hale of her first online shopping experience. “And I most definitely will do it all again next year.”

Not all e-tailers delivered such a problem-free shopping experience. But gung-ho customers like Hale helped propel an unprecedented boom in online shopping last year. Led by Internet veterans like Amazon and Yahoo.com, online sales revenues, in 1999, surged to $12 billion, nearly double the industry’s growth estimates. Revenues for the critical last two months of the 1999-2000 holiday shopping season alone totaled more than $8 billion dollars, more than e-tail receipts from all of 1998, according to a post-holiday e-business report from Forrester Research Inc., a Cambridge, Massachusetts market analysis firm. “Overall, this was nothing short of a great holiday season for most Web merchants,” said Price Waterhouse consultant Tom Casey in a recent CNBC interview.

Not surprisingly, most of the growth in consumer e-sales was driven by established Internet veterans, such as eBay.com, Amazon and Yahoo. These dot-coms were
all well prepared for the sharp upwards spike in Web "hits" during the two months before Christmas. While none of the companies have released specific holiday sales figures, Amazon alone racked up 7 million hits on its Web site during the last few weeks of 1999, according to the online bookseller. During that same period, Yahoo reported $6.8 billion worth of sales through its e-tail portal in the fourth quarter of 1999, five times last year's total.

With competition just a click away, the online marketplace has created a bonanza of shopping opportunities, as well as some potential pitfalls, for consumers. To lure customers, online e-tailers have been offering free shipping, money-back satisfaction guarantees and e-coupons that offer percentage discounts. All this, in addition to the sales tax break that e-commerce customers who buy from out-of-state e-tailers enjoy. Coupons can "save you a lot of money," says Adam Worsen, who started shopping online this year and used coupons he found on the Internet to get a 15 percent discount on a DVD player from 800.Com. When it comes to e-sales, consumer satisfaction is at an all time high. According to a survey conducted by PC Data Online and Goldman Sachs, last December, 97 percent of those surveyed said their online shopping experiences met or exceeded their expectations. Significantly, the companies that suffered the most customer complaints, according to a December, 1999 study by Arthur Andersen consulting, were all newcomers to the Internet shopping arena.

The stock market has reflected both the strengths and weakness of the electronic marketplace. The stock price of eBay, for example, surged in November, in anticipation of holiday sales, to $180 per share, up from $100 in August, and was still at a relatively lofty $160 as of March. By contrast, shares in Toys"R"Us shot up to $19 in November, from $15 in August. The shares subsequently plunged and were hovering at $11 per share in March.

Indeed, many traditional brick-and-mortar merchants who entered the online marketplace in time for the last holiday season were unprepared for the technological challenges of selling online. A number of e-tailers lost orders, and customers, when large volumes of cybertraffic caused Web sites to collapse. Holiday shoppers who visited the new online outlets of traditional merchants this year were often faced with unanswered e-mails, long waiting times for telephone help and late deliveries. "Some of the companies that I ordered from didn't deliver before Christmas when they said they would," said Timothy Horry, a 20-something-year-old first-time Internet shopper who says he's going to think twice before shopping online again. Old-line brick-and-mortar merchants suffered some of the worst technological snafus during their maiden voyage into cyberspace. Toys"R"Us, for example, was so unprepared for the avalanche of holiday orders to its new Web site, it even had trouble delivering holiday gifts that had been ordered in early December. The company later issued $100 gift certificates to disgruntled customers whose orders failed to arrive before Christmas despite Toys"R"Us's guarantees of delivery by the 24th.

Similarly, new Web merchants who viewed the 1999 holiday season as a make-or-break chance to cut through the clutter of online sellers and establish themselves as the next Amazon or eBay gambled heavily on pre-season advertising. A number of these companies lost the gamble. For example, ValueAmerica.com, a $180 million company, spent $100 million on advertising last year, according to the San Jose Mercury News. The company was forced to lay off almost 50 percent of its workforce early this year after disappointing sales and a reported loss of over $100 million in 1999. Compounding matters for the Charlottesville, Va.-based e-tailer, both of the company's founders have since resigned and ValueAmerica is currently facing a
Securities and Exchange Commission lawsuit alleging that it filed false earnings reports.

For every Melinda Hale there is a customer that suffers from e-commerce's growing pains. The cyberattacks that temporarily crippled online brokers and e-tailers, such as eBay, Datek Online and E*Trade, earlier this year shook the confidence of many consumers. The attacks, which overloaded servers with user requests and temporarily collapsed e-commerce sites, cost the affected e-commerce sites close to $1 billion dollars in lost orders, transactions and advertising reimbursements, according to a report issued by market analysis firm The Yankee Group. The equivalent of an online hold up, the cyber attacks underscored a concern that Internet technology may be developing faster than Internet security.

E-tailers face real-world problems, as well. Next October, the Congressional moratorium on Internet taxation is due to expire. Under the current moratorium, interstate Internet sales are not subject to sales tax. Several state governors are lobbying for legislation that would tax Internet commerce to help states make up lost revenues that will total an estimated $10 billion by 2003, according to a recent University of Tennessee study. While John McCain explicitly opposed taxing Internet sales, neither or the two remaining presidential candidates have taken a tough stand on the issue. Said Al Gore at a press conference following a meeting of a Congressional panel on e-commerce: "I will tell you that I am committed to finding a solution to this issue that will allow the Internet and e-commerce to flourish, but without stripping states and localities of the revenue they need to educate our children and fight crime."

Then, too, some of the most heralded e-tailers have yet to turn a profit. For example, while Amazon rang up $1.6 billion in sales last year, it posted almost $900 million in losses, prompting the company to fire 150 employees in late January, according to Business Week.

Still, the Internet-as-marketplace is only likely to grow in size and popularity. Just ask Melinda Hale. "My daughter can't remember a time when there wasn't a computer at school or in the house," says Hale, as she sits in a Greenwich Village Internet cafe, checking her e-mail. Her 10-year-old daughter is at home. But sitting to Melinda's right is a teenager shopping online for clothes. On her left is another teenager who is browsing for books at Amazon.

Somewhere a future e-tail CEO is smiling.

And clicking.
I am thinking about getting married soon. What scares me the most is not the major change in my life — taking on a "married" identity — but the hassle, and cost, of preparing for the big day. As a student at Baruch College who carries 6-to-9 credits each semester and works full-time as a waitress in the Astoria section of Queens, I don't have the time to browse through many stores to comparison-shop and search for the perfect wedding accessories.

Although I have tried to delay the inevitable computerization of my life, I was drawn to the promise of organizing a hassle-free wedding over the Web. Although we have not yet set a date for the wedding, during the past few months I have surfed through cyberspace, exploring hundreds of Web sites in search of a wedding plan that will reflect my tastes and culture and that of my fiancé, Oscar Lugo, without bankrupting us.

More than most New York brides, I needed plenty of help. As a recent immigrant from Poland, I was unprepared for the costs and planning that an American wedding entails. In New York, even a modestly-priced, medium-size wedding (maximum 50 guests) costs $3,000-to-
$5000 and can take almost a year to plan. I was totally unprepared for the ritual of searching for a beautiful dress, matching tuxedo, bride’s headpiece and shoes, much less for investigating countless reception sites, scouring department stores to register for gifts, designing and printing invitations and arranging for a photographer and a honeymoon spot.

In Poland, by contrast, wedding preparations are on a much more modest scale. While weddings are very festive and can last through two evenings, they tend to be home-made with food prepared by the relatives of the bride and groom. Photos are snapped by the family shutterbug, and transportation arranged in a family car. There is no gift registry and no honeymoon. Also, when it comes to buying a wedding dress, a bride chooses from the relatively small selection available at only a handful of bridal shops.

My hours spent online helped me navigate the commercial jungle of an American-style wedding. Although I did not make all my purchases over the Web, the resources I found on the Internet gave me more choices and helped me find better prices than I could have found shopping the old-fashioned way. On the Web, I found information about everything from gowns and flower arrangements to reception sites and honeymoon trips. The Internet also offered options that would have been hard to find in the brick-and-mortar world, including auctions where a bride-to-be can bid for her favorite dress (WeddingDepot.com) and chat rooms that gave me a chance to commiserate with fellow victims of the wedding craze.

My first step was to get help with planning a budget. Herecomesthebride.com served as my reality check, giving Oscar and me a realistic—and sobering—idea of what the wedding would cost. The Web site listed the various elements of a wedding, from bridal clothes to floral arrangements, and posted the percentage of the overall cost that we should expect to pay for each item. We calculated that our wedding will cost about $6,500, triple what I initially expected. Since my fiance is Mexican-American, we knew we wanted a Mariachi band, which added $1,500 to the cost of our wedding.

With a budget in hand, I started to plan the event itself by keying the standard wedding vocabulary into the Yahoo and Dogpile search engines: “wedding,” “reception site,” “gift registry,” “honeymoon.” I found several sites that offer veils-to-venues services and learned that it pays to shop around. For example, the Wedding Mega Mall at www.ultimatewedding.com will sell you everything from music and candle holders to gowns and wedding rice, often at steep prices. At this site, the rice alone costs an astronomical $13.95 per pound. By contrast, Wedding Expressions at www.weddingexpressions.com offers a narrower, but more affordable, selection. The site features discount tuxedos and gowns, the latter for under $500, beautiful and inexpensive veils ($39-to-$49), free shipping and a convenient toll-free phone number. Another site, www.gourmetcollection.com, lets you design and personalize your own invitations, candles and neckties by clicking on a menu of different styles, typefaces and colors.

Most importantly for me, the Web helped relieve my greatest source of wedding jitters: Finding an attractive and affordable wedding gown. The few times I had ventured into a Madison Avenue boutique, I had been intimidated by sales-people who often turned their noses at me when they realized I had a limited budget.

I found the Web to be a snob-free shopping zone where you can study hundreds of pictures of wedding dresses from the comfort of your home. Here, gowns range in price from $300 for a simple, inexpensive model to $5,000 for a designer model. A used dress, on the Internet, will sell for as little as $150. Through WeddingChannel.com, which has one of the best selections of bridal dresses on the Web, I found Alfred Sung’s floor-length, snow-white dresses, which are sleeveless and modest, and very light-weight. Next, I contacted the designer’s Web site, alfredsungbridal.com, to price the gown I wanted. Here I encountered my first
big disappointment; I never got a response from my query to the Web site.

So I will probably stick with my second choice: a sleeveless, satin dress with pearls and a chapel train that I found for $499 at Wedding Expressions. Since this Web site permits returns within 10 days, I feel safe purchasing the dress over the Web. (Many wedding dresses on the Web are not returnable. And no matter how tempting a dress looks on the Web, I wouldn’t spend the $500-or-so that I have budgeted on a garment without trying it on before I purchase it.)

My Web search also gave me an expert’s knowledge of the arcana of wedding attire. I now know the difference between a chapel and cathedral train (the former is relatively short, trailing no more than a meter behind the dress, whereas the latter is very long, trailing two-to-four meters behind the dress, and is usually detachable) and a headpiece and a veil (the former sits on the head, like a crown or wreath, while the latter covers the face.)

Finding an attractive, but cozy, reception site proved to be another major challenge. The wedding industry offers countless possibilities for people with plenty of money, but seemingly few for the budget-minded bride. Saving mileage and aggravation are the best things about searching for a reception hall over the Web. You can view pictures, check available dates and usually (though not always) prices for various venues.

But once I had narrowed by search, I wanted to see the sites I had selected in person to get a sense of the atmosphere and size of the room, taste the food and arrange other details with the manager on site. Visits to a few unsuitable reception sites that I had found over the Net confirmed the importance of doing a little legwork. To avoid a drafty dining room, a small parking lot and a slippery dance floor you have to see the space yourself. When we finally settle on a date, I might reserve one of the four rooms available for holding wedding receptions at the Metropolitan Pavilion (metropolitanevents.com), which is located at 125 West 18th Street.

I also am likely to book our honeymoon over the Web through crayleytours.com. The site organizes tours through Monument Valley in Arizona, for small groups tailored to each couple’s individual interests.

Most intriguing of all, I learned that the Web can help you customize an ethnic wedding. For example, www.melanet.com will design an African-style event for couples who want their wedding to reflect their cultural roots. The site outlines the rituals of an African wedding and sells fabric, jewelry and clothing with African designs.

Some of my most precious findings on the Web were the tips that I got from wedding sites and from other brides whom I “met” in chat rooms. WeddingChannel offers valuable information about how to buy a diamond ring, create a gift registry and plan a honeymoon. Another Web site, www.clubbride.com, is like an online wedding workshop. It contains message boards, a free newsletter on wedding tips and a month-by-month wedding planner.

Planning my wedding over the Web was both a help and an education. After researching the overwhelming number of options available on the Web, Oscar and I might forgo the trappings of a complicated and costly wedding entirely. But we are almost certain to take the honeymoon trip that I found on the Web. And when I return, I will go back to the Web once again and try to resell my wedding gown. If I am successful, I will recoup at least a few hundred dollars of the overall cost of my wedding.
I was on a mission. Last June, I joined 134 bikers from around the U.S. and Canada to participate in the American Lung Association’s “Big Ride Across America.” This was a 48 day, cross-country fund-raising trip that began in Seattle, Washington and ended in Washington, D.C.

Our official aim was to raise money to fight lung disease. While we were all pleased to help a good cause, the motivations of the participants in the Big Ride varied. Unlike some of my fellow riders, I have never known anyone who has suffered from lung disease. For me, the Big Ride was mostly a travel adventure.

As a 20-year-old native New Yorker and biking enthusiast, I have been dreaming about riding cross-country on a bike since I was 12 years old. I love maneuvering my bicycle over a variety of terrain. Bikes don’t pollute. They are simple, man-powered machines. Yet, they can transport you cheaply and efficiently across vast distances.

I had ridden in one long-distance race on Long Island. Traveling cross-country by bike, I expected that I would see America up close and get to know my countrymen in a way that I could never have done traveling by car or plane.

The Big Ride, which would take me 3,300 miles, from the Pacific to the Atlantic and across mountains and prairie, met all my expectations, and more. I knew it would be a big physical challenge. Unexpectedly, fund-raising for the Big Ride turned out to be an adventure as well.
My first hurdle was to raise at least $7,000 to qualify for the ride. Prior to the Big Ride, I had never done any fundraising. So, I started out by contacting friends and family members, many of whom are part of my own South Indian community in Queens. I then tried what's known in the marketing business as "warm-calling"—contacting people you don't know personally, but with whom you have a social or business connection.

I started out by contacting members of the Telegu Literary and Cultural Association, an organization that promotes the culture of Andhra Pradesh, a state in Southern India where my parents were born. (Telegu is a South Indian language) contacted most of the 90 members on the list. When a friend of my parents left a fare to Seattle and the cost of each day's lunch were born by the riders. The ALA took care of transporting the riders' luggage to each night's destination, getting caterers for breakfast and dinner, and providing support vans en route that carried water, Gatorade and a bike mechanic.

I joined my fellow bikers in Seattle and we took off on June 14th. Except for 8 days off, nearly all we did for a month-and-a-half was cycle. Our 13-state tour took us through Washington, Idaho, Montana, Wyoming, South Dakota, Minnesota, Wisconsin, Illinois, Indiana, Ohio, Pennsylvania, Maryland and, finally, Washington D.C. We rose each morning before 7 a.m. and were en route by 8. Most days we didn't stop cycling until 7:30 or 8:00 p.m. For the most part, we slept in tents or under the stars. Along the way we visited the Little Bighorn battlefield in South Dakota where the Sioux defeated the U.S. Army in the historic 1876 battle known as Custer's Last Stand. Near the end of the trip, we rode across the Civil War battle field at Gettysburg.

Perhaps our most memorable visit was to Mount Rushmore in Rapid City, South Dakota, where we arrived after riding for about two weeks, and 1,350 miles. We were to spend one of our eight rest days at Monument Valley. We arrived on the eve of July 4. Sitting on a rock with another rider, we watched the Independence Day fireworks, which were timed to the music of a live orchestra.

We also had a two day stop in Missoula, Montana where several riders went hiking and white water raft-
ing. I stayed in town, visiting street festivals and watching the local residents, many of them hippies who had come to this university town in the 1960s and 1970s.

Besides the extraordinary sites, what I liked best about the ride was the sense of teamwork and camaraderie among the riders. For example, about a week into our journey, we were riding across mountainous terrain in Montana, from Harlowton to Billings, which is a 100-mile ride. Hit by strong headwinds and torrential rain, the winding road suddenly became treacherous. At that point, we were still about 16 miles from Billings.

I had left my raincoat in my luggage, which the ALA's 18-wheeler truck hauled for us to each new daily destination. But I was exhausted and my mind was completely locked on getting to Billings without any more breaks. As I pushed on, another cyclist kept telling me to stop to don a raincoat. I was determined to keep on riding until she warned me that I was at risk of getting hypothermia. When I finally stopped, she lent me a jacket to keep warm. Another cyclist came along and lent me a spare raincoat, rain pants and a shower cap.

It seemed as though there was always help on hand — whether you needed a raincoat, a spare tire or help setting up a tent after a long day's ride.

Riding through the heartland, I had worried that as an Indian-American, I might encounter discrimination. (Although the participants were almost evenly divided between men and women, there was only one African-American and a handful of Asians along for the ride.) To the contrary, we encountered nothing but goodwill and neighborliness. On the road, drivers would give us a thumbs up, honk their horns and wave at us. At our rest stops, the locals would pepper us with questions. In Indiana, a fellow rider and I met a couple in a restaurant who surprised us by paying for our lunch. These wonderful encounters confirmed my faith in humanity and made the Big Ride one of the most memorable experiences of my life.

For the ALA, the Big Ride also proved a success. The Big Ride attracts more riders than other comparable events. For example, one organized out of Yale University for Habitat of Humanity, usually attracts no more than 70 riders, according to Rusty Burwell, an assistant vice president for the ALA. The average ALA biker also brought in $8,500, well over the $7,000 needed to qualify.

The ALA is planning another ride this summer. I probably won't participate again this soon. But it's tempting.

For more information about the Big Ride, please contact Bommasamudram Raghu at b.raghu@gte.net
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