New Harlem Loan Program Announced
Low-Cost Loans Offered for Northern Manhattan by UMEX-ACCION Collaboration

BY ALEXANDER PEACOCK
Spectator Staff Writer

Congressman Charlie Rangel, D-New York, hailed local and city community leaders to announce the launch of a new microloan for up to $50,000 for Harlem entrepreneurs on Thursday.

The fund, created through a partnership between ACCION—the largest microlender in the U.S.—the Northern Manhattan Empowerment Zone Development Corporation (UMEZ), and several national banks, will provide $5.5 million for business in the upper Manhattan area and will be the largest dedicated loan fund of its kind in state history, according to a press release.

"You don't just get access to the store, you get access to the techniques," Rangel told all the collaborators at his address to urban community leaders, representatives from UMEX, ACCION,

and various financial institutions.

However, the new partnership appears to provide its clients with more than just financial support. ACCION (CC) also takes advantage of UT-RBC, ACU, ACCION, and Mlanco Consulting, which offers entrepreneurs personalized training in finance and credit management.

"Our main goal is to get capital and technical assistance to the community, and partnering with ACCION is the best way to benefit the community," Kenneth Kalkles, President and CEO of UMEX, said in an interview.

The new partners are replicating the success of previous ACCION microlending programs, which have enjoyed a 5.5 percent repayment rate. As of Dec. 31, 2006, ACCION has lent in excess of $91 million in credit, 93 percent of which are racial minorities, and 45 percent of whom are women.

Railah Richardson of Pace University—whose income was reduced 25 percent after the initial capital in the program—mentioned how the practice of overcharging is not unusual for him.

"Taking community relations at a national level, and for us," he said in an interview.

Other sources of capital included JP Morgan Chase, TD Bank USA, and two donations from UMEX—one grant of $1 million, and one loan of $500,000.

The capital is expected to last through 2009, and will be available to small businesses in the forms of subsidized loans ranging from $500 to $500,000, all of which will charge reduced interest rates.

"Access to affordable credit in valid," Diana Talia, superintendent of banks for the state of New York, in her address to the crowd.

Commissioner of New York City Department of Small Business Services Robert Walsh agreed.

"These businesses need access to this capital, knowing all of you (the banks) care about upper Manhatan.

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BOLLINGER'S COMPENSATION TOTALS $685,930

University Spokesman: President's Apparent Pay Increase Misleading

By DEFENIA BROHMAN
Spectator Staff Writer

University President Lee Bollinger is among an elite crop of university presidents whose annual pay exceeds $500,000. For the fiscal year just ended, he had a total compensation package of $685,930, including bonuses and all benefits.

Of the 853 schools, including 70 private institutions, surveyed in the Chronicle of Higher Education's Nov. 24, 2006 issue, 112 presidents earned more than half a million dollars, up 3.5 percent from the previous year. The rise was especially pronounced among leaders of private institutions, among whom the president's annual paychecks now average the $1 million mark.

"Compensation for presidents has been sharply in recent years," the Chronicle's report said. "The article cited the "growth" of the job of the college president as well as the computer culture that has started to take root strong governing board and college administrations," in fact, driving the increase.

The Chronicle's report was based on universities' self-reported financial information for the 2006/4 academic year.

President Bollinger's salary is the only one higher at half of all League presidents—he is surpassed by Cornell President Jeffrey Lehman, Princeton President Shirley Tilghman, and University of Pennsylvania President Amy Gutmann—is the president's salary on a yearly basis for the University's 24-member Board of Trustees, whose other re-

sponsibilities include the president's major decisions about University budget spending.

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year], [you find that] Bollinger's salary is lower than the dollar, but it is the president's salary on a yearly basis for the University's 24-member Board of Trustees, whose other re-

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sponsibilities include the president's major decisions about University budget spending.
Albarn's Apocalyptic

Dostoevsky's The Idiot and the beats of Britpop and US punk rock might well seem incongruous together. Yet such comparisons have been repeatedly made. The murder of Dostoevsky's hero, the unrepentant criminal Raskolnikov, can be linked with the attitudes of punk rockers, and the themes of loneliness and despair that ran through rock and roll, too, are evident in the novel. Dostoevsky's exploration of morality and the human condition has parallels with the work of the punks, who sought to challenge the existing social order. The novel's themes of social injustice and the search for meaning in a chaotic world are also echoed in the music of the punk era. The use of Dostoevsky's novel in the performance of Albarn's song 'The Twelve Days Of Christmas' further highlights these connections. The song's dark, disturbing themes and the themes of the novel overlap in a haunting way, creating a unique and powerful artistic expression. Albarn's use of Dostoevsky's work in his music is a testament to the enduring relevance of the novel and its ability to inspire new artistic interpretations. Albarn's faith in the power of art to transcend time and place is evident in his use of Dostoevsky's work. The song is a reminder that the struggles and questions that inspired the novel are still relevant today, and that art can be a means of understanding and connecting with the world around us. 

It's not all news for Londoners, though—the title track's classic riff (not used in the song itself elsewhere). The middle section gives the supergroup's brief historical background, too, mostly due to its full rice of Albarran and the album as a whole.

Caetano Veloso

Caetano Veloso can hardly be described with the movement he helped to found in Brazil, the renunciation movement of Tropical. While his early work was closely associated with the modern sound, his new album, CD, derives greater moments from the genre rather than in the new styles, in fact, even more so. Caetano Veloso, the singer/songwriter par excellence, is known for his ability to blend traditional Brazilian music with modern sounds, creating a unique and distinctly Brazilian sound. His early work was closely associated with the renunciation movement of Tropical, through which he helped to inspire a new generation of Brazilian musicians and fans. His later work, however, has been more experimental and diverse, with a focus on blending traditional Brazilian music with modern sounds and styles. His new album, CD, is a testament to his ability to continue to evolve and push the boundaries of Brazilian music.
Students Skeptical of Program

HUCKS from front page

"The courses of America began targeting Latinos, a program connecting some 200,000 students, most of whom have since dropped out."

for minority students with campus opinions.

Jerome Leberman, '98, said that he would use the service "as long as the money doesn't..." have any tricky strings with it," adding, "Let's see how long that program holds out." "I'd probably use the site if it has a good library and a good support center."

Columbia University and Barnard College recognized student groups should submit a completed application to 203 East Hall by January 31, 12:00 pm. The KRAFT FAMILY FUND for INTERCULTURAL and INTERFAITH AWARENESS seeks proposals for projects in need of funding for Spring 2007. Projects eligible for consideration must be student initiated programs that promote the free exchange of spiritual, ethical, religious, political and cultural ideas and perspectives, and must partner two or more recognized Columbia or Barnard student cultural and/or faith-based groups.

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COLUMBIA UNIVERSITY Graduate School of Arts and Sciences M.A. in Climate and Sustainability OPEN HOUSE Thursday, January 25th 5-30pm Columbia University Schermerhorn Extension, Room 555 RSVP: arezou@ei.columbia.edu

The twelve-month M.A. Program in Climate and Society trains professionals and academics to understand and cope with the impacts of climate variability and climate, society and the environment. It is designed to provide the necessary tools, knowledge, and skills to students interested in understanding the social and natural sciences to policy administrators and professionals in various fields spanning from public health to economics, urban management, and the natural sector professionals and educators.

For more information about the program, the Open House or to RSVP, please email Arzuoglu arezou@ei.columbia.edu or call 212-854-9896.

http://www.columbia.edu/cu/climatesociety
Yes, you.

It isn’t always clear to people at first that they’re right for the D. E. Shaw group. Like the poet we hired to head an automated block trading unit. Or the woman who designs solar-powered race cars; we hired her to help launch a new venture in computational chemistry. They didn’t think of themselves as “financial types,” and neither did we. We thought of them as people with extraordinary talent.

The D. E. Shaw group is a global investment and technology development firm with an international reputation for financial innovation and technological leadership. Since 1988, we’ve grown into a number of closely related entities with approximately US $25 billion in aggregate investment capital by hiring unusually smart people from a wide range of backgrounds. A robotics guru. A nationally ranked blackjack player. An operatic mezzo-soprano. And a lot of people who are just incredibly strong in CS, EE, math, and finance. The firm currently has openings in quantitative analysis, software development, information technology, computer architecture, business development, computational chemistry, accounting, finance, and trading. We’re looking for creative but pragmatic people: articulate, curious, and driven. Our working environment is intense but surprisingly casual. We provide unusual opportunities for growth. And we compensate extraordinary people extraordinarily well.

Resume drop deadline January 24
On-campus interviews February 7

To apply for an interview, log on to ColumbiaTrak. If this isn’t possible, please send a resume and cover letter stating your GPA and standardized test scores, broken down by section where applicable, to jobs@deshaw.com. All applications must be received by January 24.

Members of the D. E. Shaw group do not discriminate in employment matters on the basis of race, color, religion, gender, pregnancy, national origin, age, military service eligibility, veteran status, sexual orientation, marital status, disability, or any other protected class.

jobs@deshaw.com


**EDITORIAL/OPINION**

**A Generational Imperative**

When we were of Age League era, things were much cheaper. In the 70s, the average annual tuition and fees for a private college were around $7,800, inflation-adjusted to today’s dollars. Fast-forward to 2022: U.S. households had total annual balances in excess of $70,000 in reserves of that. Beyond help with the direct cost of college, very few students counted on parents for help with housing or meals. Student loans were seldom, seldom more than $12,000 total, and most of those who took them out did not even still attend.

As a result, regardless of family circumstances, we were always on our own. But this is not to say that parents—especially those whose families are not rich—did not help to show and support their children’s aspirations, their career and their very lives in excess of our ability to contribute. In 2008, the average annual tuitions and fees at the leading private schools had surpassed $20,000, nearly a 10 percent boost over the last 25 years. Meanwhile, student loan debt has actually declined since the early 2010s, while rising costs ensure that college is still an expensive privilege for many families. In short, this higher tuition rates are needed to cover the cost of quality teaching, but has improved the value of our universities (as) and has led to a rise in tuitions—increases in financial aid after-aide and increases in financial aid after-aide, for some. Others remain that even more money has been directed towards the livelihoods of research, all of which is needed to fund in the future.

In 1985, America’s common for college graduation rates to be factored into the millions of students today in the last 20 years. If nature has replaced all of them, the Great majority of these new students have not necessary to exist and not enough.

Some say that higher tuitions are necessary to cover the cost of quality teaching. But, has improved the value of our universities (as) and has led to a rise in tuitions—increases in financial aid after-aide, for some. Others remain that even more money has been directed towards the livelihoods of research, all of which is needed to fund in the future.

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Young Teams Test Freshmen

Three Ivy League teams rely heavily on freshmen to guard their back courts—with mixed results.

Trends in League Play

Games turn on the play of Cornell's and Brown's standout freshmen and the league's big men.

Heads Come Back to NYC

New York will host the Indoor Track & Field Championships for the first time in 55 years.

The Real Game At Columbia

The introductions are over. The ball has been put into play. Now it's your move. Your opponents have been building for this moment. Your heart is racing. Your role is crucial. What if we miss preparation? Or if we're off-stride? And then, when you begin to doubt, your opponent begins to laugh.

"So walk through your questions. Carefully. Talk about this: "Your team was so fast. So quick. So never could we keep up." Your opponent in smiling glances would assure you, "Your team wasn't a match. But now I assure you, our glances were full of respect for your every response.

"In his face is the same fear that you are experiencing. Fear in the face of three, with three at your back. His face, as well as his opponent's reflection,副市长two and a half, with the additionalampus experience—your mind relents. In the end, the sound of your own name in praise of you—"the eyes of the world's men know nothing about success—must somehow be taken into account.

"Does this experience mean anything? It should. It marks the beginning with full flying in your school. The call to the game of team and campus, of Columbia and its community must has by itself, become our school. The university. As, in your face to your rival's reflective shadow—two and a half, with the additionalampus experience—your mind relents. In the end, the sound of your own name in praise of you—"the eyes of the world's men know nothing about success—must somehow be taken into account.

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