

OPINIONS

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Quote of the week:

"The average pencil is seven inches long, with just a half-inch eraser—in case you thought optimism was dead."
 —Robert Brault

OUR VIEWS CONSENSUS OPINION

Policy at last

Both chambers of the Student Government Association (SGA) passed a revised version of the Joint Finance Committee (JFC) policy this week, formally changing some of the requirements student organizations will have to follow to get their bills funded from next week onward. The new policy's adoption was a long time coming, with work commencing nearly three years ago, and it is good to see the graduates and the undergraduates finally reach a compromise and move forward with this issue.

The refreshed JFC policy brings with it a number of changes that will affect the way student organizations interact with SGA. For one, the policy's enactment ratios have been altered to give graduate students more participation in the decision-making process. The previous enactment ratio gave the Undergraduate House of Representatives (UHR) the opportunity to essentially override the votes of the Graduate Student Senate if enough members of the UHR voted either in favor or against a bill.

The latest policy revisions also added language dealing with emergency versus non-emergency expenditures. An organization will no longer be able to request capital goods to be purchased during the year except in case of "emergency." Rather, expected capital expenditures will need to be planned for in an organization's budget.

While the new rules for emergency capital spending may reduce the funding of wasteful requests, the greater emphasis given to the budgeting process as a result must be taken into consideration. Organizations must still submit a budget for the following fiscal year by the Friday of the eighth week of Fall semester, and they may not alter their submissions thereafter.

This early deadline, combined with the inability to request non-emergency capital expenditures during the year, means that student organizations must anticipate the failure of items more than a year in advance. This approach may work for items which are likely to wear out on a fixed schedule, but the failure of other capital goods is harder to predict.

Perhaps the most significant change to the JFC policy was not made to the policy itself, however. The new SGA bylaws, ratified last spring, made it significantly more difficult to pass a bill that violates the JFC policy. The committee's recommendations are no longer just recommendations, and SGA must explicitly vote to suspend the policy before voting on a bill if they wish to go against them. This change could lead to an increase in arguments at the already-lengthy SGA meetings.

At this point it is too early to pass judgement on the policy, however. It is up to the student organizations to determine whether it works well.

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By Tim van de Vall / STUDENT PUBLICATIONS

Students lack financial advice

The last time I flipped through the myriad channels of my television set, I was struck by the proliferation of finance-related content that seems to have popped up over the past few years. It seems that Americans are becoming progressively more interested in the messy business of money and the vagaries of Wall Street.

The popularity of financial information among the layperson has been rising steadily for decades. This is made apparent by the increased prominence of television channels, radio programs, books and websites covering everything from the ups and downs of the New York Stock Exchange to the latest scandals that seem to be increasingly commonplace in the corporate world.

These media sources have succeeded in broadening their audience from the seasoned stock trader to the casual participant by focusing on news that affects individual investors and placing more emphasis on personal finance.

One trend that has accompanied these successes is the rise of personal finance "experts," including Dave Ramsey, Richard Kiyosaki and Suze Orman. These media personalities write books, appear in television programs and run seminar series to teach people everything from the basics of financial planning to the intricacies of working one's way out of a great deal of debt.

These experts have taken advantage of two societal shifts to rise to prominence. First, the downfall of pension programs and the increase in the variety of financial instruments available to workers in the United States as a result has forced employees to pay significantly more attention to their retirement savings. As these employees play a more active role in the management of their nest eggs, the market for helping people through this process has grown by a corresponding amount.



"How do I...manage a budget when my co-op schedule causes my income to arrive at a highly irregular rate?"

Arcadiy Kantor
 Opinions Editor

Second, modern society has seen significant increases in both the percentage of people in debt and the size of the debts the average American carries. The experts and the media have created a vast body of content to teach hapless Americans the not so intricate methods to get out of debt (the Saturday Night Live skit "Don't Buy Stuff You Cannot Afford" comes to mind.)

The net result is that each expert feels the need to capitalize on these two trends, and approximately 95 percent of the literature on financial planning revolves around the following two-step process:

1. Get out of debt.
2. Start saving for retirement.

Personally, however, I am not in debt; I've also yet to start saving for my retirement (any of the experts would no doubt let me know that this is a critical mistake for anyone who has recently turned 22 like I have). As a result of this, the vast majority of financial advice is utterly useless to me, and I suspect I am one of many college students in this predicament.

College students, after all, merit a class of financial advice all our own. I call this the "ramen diet" school of finance—advice given with the assumption that spending more than a dollar per day on food is enough to bust the average college student's budget. The Cup Noodles-eating college student has become such a cliché that it is virtually unavoidable in the advice of any "expert" who

lowers him- or herself to the level of addressing the financial concerns a college student may have.

Personally, I have happily never had to eat ramen more than twice a day in my college career. And even when I do have to resort to ramen, I usually eat the fancy Shin Ramyun kind from the Korean supermarket. Thus this flavor of advice is not applicable to me either.

The fact that I'm on acceptable, if not fantastic, financial ground doesn't mean I don't have a significant number of questions about how to best handle my money. I want to know where I can find the savings account that pays the highest interest rates on my money but still leaves me flexible to pay the large sums that make up Tech tuition, for one. Likewise, I'd love to discover a credit card company that both offers a worthwhile rewards program and would actually approve me as a student with limited credit history if I were to apply. Finally, how do I successfully manage a budget when my co-op schedule causes my income to arrive at a highly irregular rate throughout the year?

At the moment, I have to sift through countless articles that are completely impractical for anything I might be interested in just to attempt to discover the answers to these questions. Despite occasionally monitoring websites like bankrate.com I don't have anything resem-

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High gas prices affect students, society

First of all, let me start out by stating the following: I don't own a car. I don't drive. I don't even have a driver's license. I meet all of the legal (and most of the financial) qualifiers to do all of these things, but I choose not to exercise the right.

The reasons for this are varied and numerous, and I shall not get into them.

The price of gas, however, still matters to me. It should matter to everyone, really, as it affects more than just the wallets of those poor, ignorant souls who regularly drive their land-yachts with no other passengers for no other reason than to probably compensate for something I'd prefer not to speculate about.

Anyway, as I was saying, the price of gasoline affects us all—from the effect it has on the prices of goods that must be transported, to the changes in flexible fuel taxes that respond to significant changes in the base price.

Before I get too off-track from my original intent, let me tell you a funny story.

Several years ago, never mind how many exactly, I was taking a summer driver's education course (for the benefit of my parents' insurance premiums) in which we watched a number of instructional videos. Several of these were quite old and were



"The price of gas, however, still matters to me. It should matter to everyone, really."

Hillary Lipko
Development Editor

shown on a reel-to-reel projector (something, might I add, I had not experienced in use in a classroom in nearly a decade at that point). One had a copy-right date of, I believe, 1963.

It's this particular film that comes to mind every time I experience sticker shock when passing by a gas station. The average price of gas when I was taking that driver's ed class was about \$1.70 per gallon—cheap by today's standards, but at that point it was the highest average price (not adjusted for inflation) that the U.S. had ever seen. (An astute reader could probably, at this point, use this information to discern exactly when I took this class.)

The instructional film was shot from the perspective of a man driving his car through a city while he narrated his actions, referencing various rules of driving. During the course of this film, he passed by a gas sta-

tion with a posted fuel price of 23 cents per gallon. At that point, I could hear a wave of whispers and murmurs throughout the room as my classmates noticed this with a certain level of incredulity. After the film ended, the instructor asked the class what people had noticed about the film. The first response he got: "The price of gas!" The second: "He changed lanes in an intersection."

I got to thinking about all of this again when one of my professors related a story about how the first time he ever filled up the tank of his first car, it was in the midst of a gas price war, and he paid 19 cents per gallon. Even adjusted for inflation (making the assumption that 19 cents has about a fifth of the buying power it did in the mid-1960s), that's 95 cents per gallon. I haven't seen prices that low since late fall of 2001 when gas prices dropped sharply after 9/11.

I remember a friend calling

me from a gas station after she'd gotten gas in preparation for a short road trip we were making to an out-of-town football game, excited that she had filled the tank of her Ford Escort for less than \$10. Those were the days—last time I checked, the gas station down the street from me has regular unleaded for just under \$3 per gallon. Sigh.

Rising gas prices aren't all bad, though. For one, it encourages more research and development in alternative fuels. For another, it means more tax revenue that goes to road improvement. (Few things feel nicer than the ride of a car over freshly laid asphalt.)

Of course, the combination of the two can often spell trouble for do-it-yourself biofuel users. "We're not here to hurt the small guy, we're just trying to make sure that the playing field is level," was the claim made by a government official in response to a \$1,000 fine levied against a North Carolina man for failing to pay fuel taxes he'd avoided by modifying his car to run on soybean oil.

If anyone really believes that statement, I have some beach-front property in Nebraska to sell them. Seriously, though, despite the bureaucratic assbattery, rising gas prices, regardless of how

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OUR VIEWS HOT OR NOT

HOT- or -NOT



St. Jackets Day

Tech's defense put more hurt on the Irish than a potato famine, handing Notre Dame the worst season opener defeat in its storied history. Tashard Choice rushed for 196 yards in the game and established himself as a candidate for the Heisman trophy. While the passing game could have been better, between the Jackets' defensive prowess and Choice's performance our new No. 21 ranking looks rather low.



Welcome no more

The College of Management's new requirement of a 2.3 GPA to become a Management major threatens to wreak havoc on engineer members of the Square Root Club who hoped to ride the M-train to GPA salvation. While this may raise the major's stature on campus, the move may make it more difficult for students who discover too late that engineering is not for them to finish out their careers at the Institute.



Now you know

SGA's new online bill submission website and PRS voting system will allow students to get a better idea of what Student Government, as well as their specific representatives, are up to by actually keeping a voting record for each congressman. It remains to be seen whether anyone pays attention, however.



Tricky tickets

The football ticketing policies were changed yet again this year, reshuffling the priority order for student tickets and changing some policies affecting SWARM. At this point, we care less about what the policies actually are and more about the fact that we'd just like them to stay consistent for a few consecutive years.

Protect your civil liberties

By Dan Nicastro
Massachusetts Daily Collegian

(U-WIRE) U. Massachusetts—Immediately before the August congressional recess, the Democratically-controlled Congress signed legislation granting the National Security Agency the authority to wiretap international conversations without a warrant. As long as the NSA believes a possible terrorist connection exists, regardless of whether or not either party is an American citizen, the law applies. The Bush administration, instead of actually dealing with a recent court ruling that warrants are in fact necessary in this respect, decided to gut the Fourth Amendment of any real meaning by passing new legislation making such measures legal. This is a shot across the bow for civil liberties, and it may be one of the last warnings for the end of personal freedom.

We've reached a crisis point in this country. Since the end of the Revolution, American citizens

have, from time to time, ceded liberties and freedoms guaranteed to us by the Constitution in the name of security. We've all heard that "freedom isn't free," and that sacrifices need to be made in order for us to be truly safe. But we're very quickly reaching a point where we won't have any real Constitutional protections to surrender.

Over the last 200 years, American citizens have been asked time and time again to relinquish more and more of their personal freedoms in order for the government to fully protect them from threats abroad, and evils lurking within our borders. Unfortunately, almost every time it has been asked of us, American citizens have relented and surrendered more of our civil liberties guaranteed by the Constitution.

Because we've been willing to give up these liberties in the past, it becomes clear that there

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Letter Submission Policy

The *Technique* welcomes all letters to the editor and will print letters on a timely and space-available basis. Letters may be mailed to Georgia Tech Campus Mail Code 0290, emailed to editor@technique.gatech.edu or hand-delivered to room 137 of the Student Services Building. Letters should be addressed to Matthew Winkler, Editor-in-Chief.

All letters must be signed and must include a campus box number or other valid mailing address for verification purposes. Letters should not exceed 400 words and should be submitted by 7 p.m. Tuesday in order to be printed in the following Friday's issue. Any letters not meeting these criteria or not considered by the Editorial Board of the *Technique* to be of valid intent will not be printed. Editors reserve the right to edit for style, content and length. Only one submission per person will be printed each term.

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The *Technique* office is located in room 137 of the Student Services Building, 353 Ferst Drive, Atlanta, Georgia 30332-0290. Questions regarding advertising billings should be directed to D. McCall "Mac" Pitts at (404) 894-2830.

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Press releases and requests for coverage may be made to the Editor-in-Chief or to individual section editors. For more information, email editor@technique.gatech.edu.

BUZZ Around the Campus

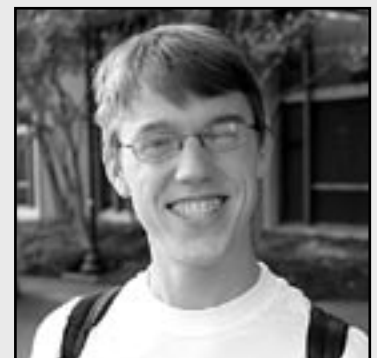
What would you rank Tech No. 1 in?



John Manson
Second-year ChemE
"Being nerds."



Whitney Smith
Second-year STaC
"Football. Gotta have school spirit."



David Parker
Third-year ARCH
"Miscommunication."



Whitney Haller
Third-year IE
"Late nights spent procrastinating."

Photos by Colin Ake

Liberty from page 13

is no bottom line in terms of what we are willing to give up. The line in the sand keeps getting pushed farther and farther back, and soon, it will disappear forever.

As much as I would love to blame the Bush administration for the destruction of our civil liberties, I can't. They've certainly been complicit in our loss of freedom, but in reality, we as American citizens are the culprits. The reason we keep losing these vital civil liberties is because we have repeatedly shown that we either don't care enough about them—or know enough about them—to fight back.

History is cyclical. The discourses and major events that have shaped this country over the last 200 years can't be written off as mere names and dates. Unfortunately, far too many people in this country regard history as a linear progression. Events in the past hold very little meaning for the present or the future, and this lack of hindsight has led us to the precarious position we are now faced with. We don't look back and see what it took to fight the Alien and Sedition Acts. We don't see the real dangers to our freedom involved in the McCarthy

witch hunts of the 1950s.

Likewise, our moral outrage is misdirected. The personal lives of Lindsay Lohan, Britney Spears and Paris Hilton may be morally bankrupt, but their "lack of morals" affects only those who they come in contact with.

The new wiretapping law, though,

We're at the point... where the erosion of 200 years of civil rights and liberties has taken a toll on our way of life.

affects everyone in this country. While the NSA may not be listening to your phone calls in particular, the fact that the Bush administration was able to pass a law like this one through a Democratically-controlled Congress suggests the possibility of a "domino effect."

We're at the point right now where the erosion of 200 years of civil rights and liberties has taken a toll on our way of life. Hallmarks of the American legal system, such as

"innocent until proven guilty," have been tossed aside in favor of phrases like "if you're not doing anything wrong, you shouldn't be afraid."

It's premature to say this could be the end of the representative democracy we have known since our founding, but it's not out of the question. Since American citizens first gave up their freedoms in exchange for governmental protection, there has in fact been a "domino effect." Every administration demands a little more from its citizens, and every time citizens refuse to act and challenge these demands, the Constitution becomes a meaningless document. This domino effect is even taking place as I write this, as the Department of Homeland Security is funneling more and more money to municipalities that is specifically earmarked for comprehensive surveillance systems.

People claim they feel safer with these new "improvements" by the federal government, but I don't think the feeling can really be classified as "safe." When these same people say, "If you're not doing anything wrong, you shouldn't be afraid," they're actually telling you to watch out and don't step out of line. Big Brother is watching you.

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bling a good answer for the latter two questions.

Many college students who haven't taken an interest in figuring out their personal finance issues, however, don't even know the right questions to ask. These students are unaware of the many options they have for managing their money, and this ignorance creates the sort of people who wind up overspending on their first credit card, falling

Gas from page 13

much I may lament them, may actually work toward our benefit in the long run. One of these days, prices will hit the point where demand for gasoline shows some actual elasticity and people will finally start driving less. Maybe the U.S. will finally catch up with the rest of the industrialized world in the public transit infrastructure department. Maybe, maybe, maybe....

Or maybe I'm too optimistic. The realist (which many misidentify as the pessimist) in me is presently telling me to shut up about how

into debt, and adding to the U.S. population's staggeringly-high debt load.

Alas, it appears unlikely that an expert will come forth and answer all of my feeble questions about how to manage the few dollars I actually have. Perhaps the solution will be creative software (probably web-based) that allows college students to collaboratively discover the answers to their money management dilemmas. Until then, the only "expert" on my financial situation will remain myself.

high gas prices are so good for us. "If they're so good for us," it says, "why are oil companies netting record profits every quarter, as they tell us there's a shortage or diminished refining capacity or instability in an OPEC nation or whatever the grand excuse of the month is for raising prices?"

Hmm. Good question. The economist in me wants to say that it has something to do with the inelasticity of demand for gasoline, but that side of me wants to say a lot of things that it doesn't get to because some other part of me invariably has it bound, gagged and locked in a closet somewhere.

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Steven Kim

for participating in our 2007 Summer Internship Program at our
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(Suites C & D)
TIME: 11am – 1pm

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Workshop sponsored by The Undergraduate Research Opportunities Program (UROP) and the Center for the Enhancement of Teaching and Learning (CETL).

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Star of NBC's hit show ER

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This study is being conducted by Kimberly Workowski, MD, of the Hope Clinic, Emory Vaccine Center, 603 Church Street, Decatur, Georgia 30030.

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