Predatory payday lenders who swarm around U.S. military bases are the subject of a study by a determined academic sleuth from Cal State Northridge’s Geography Department.

Working with law professor Christopher Peterson of the University of Florida’s College of Law, assistant professor of geography Steven Graves is nailing down nationwide locational patterns that suggest military families are increasingly the quarry of unscrupulous lenders who provide short-term loans for a fee—usually steep—due on a soldier’s payday.

Graves has determined that the density of payday lenders within three miles of U.S. military bases is higher than it is around other communities, a finding that already is having policy implications at both the state and federal levels.

Keen media interest in Graves’ work has resulted in a blizzard of high-profile coverage for the geographer and for the university. With stories and interviews continuing to appear in media outlets around the country, the Graves study has become one of the top national media magnets for the campus in recent years. “Christopher and I have already submitted testimony to the legislature in Virginia, giving our expert opinion on their payday lending laws, and the state of Georgia has completely outlawed payday lending,” said Graves, who came to Northridge in 2003 as part of the campus’ Teachers for a New Era education reform initiative.

The state of Washington has invited him to offer testimony for a Senate bill under preparation, and Graves said the U.S. Department of Defense also is interested in the pair’s findings, to be published this year.

“We’ve stumbled onto something at just the right time,” said Graves, whose work in geographic information systems—computer mapping—attracted the attention of Peterson in fall of 2003.

The law professor had seen an earlier mapping study in which Graves had shown that payday lenders in Louisiana had a strong tendency to locate in poor and minority neighborhoods, and that banks were conspicuously absent from those communities. While teaching a Louisiana Tech Geographer Steven Graves tracks lenders preying on U.S. service personnel. in media outlets around the country, the Graves study has become one of the top national media magnets for the campus in recent years.

Entertainment will be the focus of the day on Saturday, April 30, when Cal State Northridge hosts a pair of CBS Studio Center events bringing CSUN students together with show business experts and honoring three top industry executives with a major new university award.

The day will begin in the center’s commissary at 10 a.m. with CSUN’s Entertainment Industry Career Marketplace, a “must-attend” event open to all Northridge students eager to network with key industry insiders.

Sponsored by CSUN’s Entertainment Industry Institute, the annual marketplace this year will present panels of experts from ABC, American Women in Radio and Television, CBS, Disney, NBC, the Southern California Broadcasters Association, Universal, Warner Bros., the William Morris Agency and other entertainment organizations.

Panels will include “SPIN—Selling Your Positive Image Naturally,” moderated by Carole Kirschner of the Southern California Broadcasters Association; “Where the Opportunities Are—and Aren’t,” Mary Beth Garber, president of the Southern California Broadcasters Association (SCBA) and SCBA Community Affairs Director LaFern Watkins, co-moderators; “The Road to the Executive Suite: How to be a Great Assistant,” with moderator Brian Wright, director of staffing and recruitment, The WB Television Network; and “The Toughest Part of Show Biz: How to Get In,” moderated by Jeff Gilbert, former account manager, NBC4, and current president and CEO of Conceptual Sales Dynamics.

“In show business, it’s about access,” said Entertainment Industry Institute director Robert Gustafson. “The marketplace is one of the few places where ambitious students can not only meet but share a meal and talk informally with people who carry real clout in the industry.”

At an evening reception honoring the university’s friends in the industry, the Entertainment Industry Institute will join with the CBS Studio Center, the Southern California Chapter of American Women in Radio & Television (AWRT) and the CSUN Alumni Association in hosting “CSUN Celebrates the Entertainment Industry.”

Northridge Celebrates Entertainment Industry on April 30
Students to Network with Industry Movers and Shakers, New CSUN Award Honors Three Industry Leaders

Professors and students will join with the CBS Studio Center, the Entertainment Industry Institute and University Relations for an Entertainment Industry Career Marketplace.

Alumni Michael Klausman, president, CBS Studio Center
Alumni Bruce Rosenberg, exec. vice president, Media Research, Warner Bros.
Joseph Soukup, vice president and general manager, CBS Studio Center

Photo by Lee Choo

Geographer Steven Graves tracks lenders preying on U.S. service personnel.

Northridge Celebrates Entertainment Industry on April 30
Students to Network with Industry Movers and Shakers, New CSUN Award Honors Three Industry Leaders
Jerry Stinner, head of the University of Akron’s Biology Department, has been named dean of Cal State Northridge’s College of Science and Mathematics. Stinner will assume his new post on July 1.

In announcing the appointment, Provost and Vice President for Academic Affairs Harry Hellenbrand said Stinner “brings a wealth of administrative experience, teaching, and scholarly activities to the position.”

Stinner looks forward to his tenure at Northridge: “During my visit to CSUN, I was extremely impressed by the exceptional talent and dedication of the faculty, staff, and administration,” he said. “Their obvious enthusiasm, spirit of cooperation and desire to move forward played a major role in my decision.”

The new dean will succeed Fred Dorer, who has served as interim dean since July 2004. Dorer will return to full-time retirement and focus on travel, hiking, golf, reading, and “on occasion a little serious work.”

At the University of Akron in Ohio, Stinner has led the Biology Department since 1993. In that position, Hellenbrand said, the biologist “was highly successful in increasing scholarship and grant activity in the department.”

Under Stinner’s leadership, the department developed an internship program, increased technological support for faculty and students, pursued a building renovation program and developed systems for enhancing the effectiveness of teaching.

Stinner served on numerous University of Akron committees at the departmental, college and university levels, and provided leadership in the community. He completed a term of nearly three years as chair of the university’s Council of Chairs.

A member of the American Physiology Society and the Society for Integrative and Comparative Biology, Stinner has served as a reviewer for the National Science Foundation and several academic journals. His areas of teaching expertise are comparative animal physiology, human physiology and physiological ecology.

Stinner’s B.S. in biology was earned at California Baptist College, and his doctorate in biology at UC Riverside. Before joining the University of Akron faculty, he served as a post-doctoral research associate at the University of New Mexico.

Steven Graves...

University course called ‘American Landscapes,’ Graves’ students had suggested that storefront windows plastered with “Payday Lending” signs were “toll tale” signs of tough neighborhoods.

“That night,” Graves recalled, “I was driving through one of those ‘tough’ neighborhoods. I noticed that on the south side of Line Avenue—the African-American side—there were eight payday lenders and no banks. On the north side—the white side—there were no payday lenders and eight banks.

That’s a pretty stark contrast.”

Curious to learn if this was peculiar to Ruston, La., Graves began mapping in different areas, getting control data from Louisiana regulatory agencies and the Federal Deposit Insurance Corporation. The resulting study spurred the excited call from Peterson.

An expert on comparative lending laws who had researched predatory lending in the military dating back to ancient China, Peterson nevertheless knew nothing about computer mapping and thus had no mechanism for proving that patterns existed. “It made sense for us to work together,” said Graves, who earned a bachelor’s degree in political science from Ohio State University, a bachelor’s in geography from Miami University, and a doctorate in geography from the University of Illinois, Urbana-Champaign.

In his Louisiana study, Graves said, it had turned out that payday lenders were especially thick next to Louisiana military bases. “I was actually looking for casinos, thinking the lenders would be there, but they were packed in next to Barksdale Air Force Base.”

The discovery had whetted Graves appetite for further probing. For the new study, he began concentrating on California and 19 other states with large military installations.

He determined that the area around Camp Pendleton, for example, has a density of lenders that far exceeds the statewide and national averages: some 24 were packed within three miles of the base. Within the next three-mile band, only eight lenders were mapped. A look at one lender’s business plan revealed the thinking that “three miles is about as far as people will travel to get a loan.”

Among the top ten largest military bases in the United States, Pendleton might well be expected to attract a high number of lenders. “But when you predict how many payday lenders there should be, given the total population, Pendleton still exceeds expectation.”

Graves and Peterson’s work is helping to locate the problem and measure its scope. By providing valuable data, it ultimately will help the military figures ways to ease the web of debt that lenders spin around overextended troops trapped into ‘getting loans to pay off loans’ at lending operations all over town.

“It’s good to know that we can make a difference,” said Graves, who would like to enlist bright young minds in the new field of geographic information systems, or computer mapping. “It’s a beautiful technology that allows you to see patterns that are otherwise invisible.”

Entertainment Industry...

The first Entertainment Industry Institute Awards will be presented that evening to alumni Michael Klausman, senior vice president, marketing, promotion and publicity, 20th Century Fox Television, will be among the special guests, and Fritz Coleman, four-time Emmy winner, comedian and NBC4 weathercaster, will serve as master of ceremonies for the event.

“Northridge prizes its relationships with individuals in the entertainment world,” said Gustafson. “They have been generous, even eager to donate their time, resources and expertise on behalf of our students.”

The American Women in Radio and Television and the David S. Somerville Media Research Scholarship awards will be presented at the reception. Junior Amy Lou Ferrer and senior Gonzalez Valdivia III, both cinema and television arts students, will accept the Somerville scholarships. The AWRT application process is ongoing.

Marketplace tickets will be available for $10 at the event, 4024 Radford Avenue in Studio City, or by calling the Associated Students box office at (818) 677-2488. The evening reception is invitation only.
Events

Tuesday, April 19
Earthfair
The University Recycling Program and Associated Students' Student Production and Campus Entertainment (SPACE) will co-sponsor the annual Earth Day recycling and environmental fair from 10 a.m. to 2 p.m. on the Bookstore Lawn. INCA, a Peruvian song and dance ensemble, will perform. fmi–Kevin Mojjaradi-Stenké, x2477, or www.csunas.org/recycle/.

Wednesday, April 20
Cell Phone Recycling Drive
The public is invited to recycle unused cell phones from 9 a.m. to 2 p.m. on West Magnolia Walk. Earth Day anniversary event co-sponsors: The University Recycling Program and students from Speech Communications 325, Group 7. fmi–x2477, or CSUNcellphonedrive@yahoo.com.

Wednesday, April 20 and Thursday, April 21
Anthropology Expo
Alumni, faculty and students will present and exhibit their work from 11 a.m. to 2:30 p.m. in the Sierra Center, second floor. Sponsored by the Anthropology Department, the forum is open to all. fmi–Suzanne Scheld, x4935, or suzanne.scheld@csan.edu.

Wednesday, April 20
STARS/FIPSE Workshop
Cynthia Desrochers, director of the Center for Excellence in Learning and Teaching, will lead a student/faculty dialogue on “Effective Classroom Participation” from noon to 1:30 p.m. in Jerome Richfield Hall, Room 319. Event sponsor: Strategic Team for the Advancement and Retention of minority Students/Fund for the Improvement of Postsecondary Education. Faculty are encouraged to bring their students. Space is limited. fmi–Scott Wiegand, x2810, or scottu@csun.edu.

Wednesday, April 20
Student Awards and Lecture
Sponsored by the Asian American Studies Department and the College of Humanities, the Annual Student Awards and Distinguished Lecture will take place from 7-9:30 p.m. in the University Student Union, Grand Salon. CSUN alumna Amy Joe, associate producer for “The Larry Elder Show,” CSUN alumna Amy Joe, associate producer for “The Larry Elder Show,” will discuss the world “Behind the Bright Lights of Television.” fmi–x4966.

Thursday, April 21
ReNew CSUN
Learn about the statewide campaign to implement green building practices, energy efficiency and clean energy in the CSU system, from 10 a.m. to 2 p.m. on West Magnolia Walk. Earth Day anniversary event sponsor: CSUN Greens fmi–x2477, or www.csunas.org/recycle/.

Thursday, April 21
Armenian Awareness Vigil
As part of Armenian Awareness Month at CSUN, the Armenian Fraternity and Sorority Council (AFSC) and the Armenian Student Organization will hold a 7 p.m. candlelight vigil on the Matador Bookstore Lawn. A slide show on survivors of the Armenian Genocide, speakers and a dance performance are planned. The two groups also are sponsoring an April 17-24 Sierra Lawn display, “Anatolia 1915,” in connection with Awareness Month. fmi–Christina Malayan, (818) 522-6621.

Thursday, April 21
Cross Examine the Judges
The CSUN community and the public will interact with a panel of San Fernando Valley Superior Court judges during CSUN’s annual “Cross- Examine the Judges Night” at 7 p.m. in the Grand Salon, University Student Union. Sponsored by the Political Science Department, the free event includes judges from both civil and criminal courts. Judges will answer questions on the operation of the court system and the role of judges. fmi–x4988.

For Your Information publishes announcements of events, public meetings, notices, classes and deadlines. Submission deadline is noon on Monday, one week before the next issue.

The deadline for the May 2 issue is Monday, April 25. Writers are encouraged to include all items submitted by deadline occurring until the next issue. Submit future items by e-mailing them to pubinfo@csan.edu, sending them to maildrop 8242 or faxing them to (818) 677-4999. Email is the preferred method of submitting.

Note: fmi–means for more information.

Public Meetings

Personnel Planning and Review Committee
Meets 1:15–5 p.m.
Wed., April 20
University Hall 277

USU Board
Meets 1 p.m.
Mon., April 25
USU Grand Salon

Educational Policies Committee
Meets 2–4 p.m.
Wed., April 27
University Hall 211

Faculty Senate
Meets 2–3:40 p.m.
Thu., April 28
Oviatt Library Presentation Room 81

Notice

Our Deepest Condolesences
The Department of Communication Studies and the campus community offer deepest condolences to Jim Hascnauer (Communication Studies) on the passing of his mother.

Scheduling of Final Examinations
Provost and Vice President for Academic Affairs Harry Hellenbrand reminds faculty members that university policy requires them to schedule final exams for lecture courses only during the scheduled times. Under no circumstances should faculty change the time or date of a scheduled final exam without written approval of the department chair and college dean. Faculty must receive a copy of any approved deviations from the printed final exam schedule.

Drug-Free Campus and Workplace Policy
The updated Drug-Free Campus and Workplace Policy brochure, containing useful information about problems and health risks associated with drug abuse, is available on the Human Resources Web site at www-admn.csun.edu/hr/00-hr0002.html. fmi–Office of Human Resources, x2101, TTY x5288.

Classes

Professional Development Staff Training
Professional Development Programs provides free training workshops for CSUN staff members on the garden level of the Oviatt Library, room 16, unless otherwise noted. To enroll e-mail melinda.billetter@csan.edu. Include name, department, extension, e-mail address, class name and date. All training enrollments should be discussed with management. fmi–Melissa Billetter, x3102, or www-admn.csun.edu/brts/training/index.html.

Workshops:
• "Effective Interviewing Skills"
  Tue., April 19, 9 a.m. to noon.
• "Internal Customer Service Assessment"
  Thu., April 21, 10 a.m. to noon.
• "Focused Leader Profile: A Situational Approach to Leading Work Groups"
  Thu., April 28, 9 a.m. to noon.

Academic Technology Information

The Center for Excellence in Learning and Teaching, in conjunction with Online Instruction, will host two information/demonstration sessions for faculty members interested in academic technology available at CSUN. fmi–Kelly Kroeker, x6536.

Workshops:
• "Moving Your Course Online"
  Tue., April 19, 12:30–2 p.m.
  Whitsett Room, Sierra Hall 451
• "Streaming Video"
  Tue., April 26, 12:30–2 p.m.
  Whitsett Room, Sierra Hall 451

Deadline

Petri Endowment Fund Proposals
Vice President for Student Affairs Terry Piper announces a call for proposals for awards from the Grace Petri Endowment Fund for Students with Disabilities. Funding begins July 1. The fund augments instructional programs for students with disabilities, by employing additional instructors and instructional aides or purchasing equipment to facilitate these programs. Submit proposals to Robin Ferguson, Office of the Vice President for Student Affairs, mail code 8229, by Thursday, May 5.

Human Subjects Research Approval
Faculty and students performing research with human subjects must complete a Human Subjects Protocol Approval form. Original forms and nine copies must be submitted to the Research Office for review by the Standing Advisory Committee for the Protection of Human Subjects. Next deadline: Tue., April 26. Next meeting Tue., May 10. Protocol submission forms are in the Office of Research and Sponsored Projects, University Hall 265, or download from www.csun.edu/research/fmi-x2901.
CSUN to Host Statewide High School Debate Event

More than 1,000 high school students from all regions of California will converge on Cal State Northridge for the 2005 California State High School Speech and Debate Tournament set for Friday, April 29 through Sunday, May 1 in Manzanita Hall.

Co-sponsored by CSUN and the California High School Speech Association, the event will be making its first appearance at Cal State Northridge, said Becky Ospata, director of forensics in CSUN's Communications Studies Department.

"Students have passed district, regional and state competitions before this event at CSUN, so we welcome the public to see the best and brightest in speech and debate," she added.

The tournament will start at 1 p.m. on April 29. Awards ceremonies at 6 p.m. will conclude the event on May 1.

"This tournament will include some of the most eloquent high school speakers in the state of California," said Sherana Polk, tournament co-organizer. Students will compete in a variety of formats, including debate, informative, and persuasive speaking, and interpretation of literature.

About 140 high schools will be represented, including the Carlmont High School in Woodland Hills, James Logan High School in Union City, and North Hollywood High School.

For more information about the tournament, call Polk at (818) 677-2486.

In Brief

Associate Vice President for Faculty Affairs Named

Penelope Jennings has been appointed associate vice president for faculty affairs, having served in the interim position since July 2003. Jennings’ appointment became effective on April 1.

Citing her record as a faculty member and administrator who has served on a broad range of campus-wide committees and advisory boards, Provost and Vice President for Academic Affairs Harry Hellenbrand said Jennings has made many contributions to the university.

Recognized for her commitment to teaching, scholarship and faculty development, Jennings in 2001 was honored with the University Distinguished Teaching Award. She has counseled deans, department chairs, senior university administrators as well as faculty on employment issues, legal matters, auditing, program planning, and budget.

As associate vice president for faculty affairs, Jennings has oversight of full- and part-time faculty recruitment and appointment; interpretation of the faculty collective bargaining agreement, recruitment, tenure and promotion processes; faculty compensation, grievances and discipline; and other faculty-related personnel processes and training.

A graduate of UC Davis with majors in Spanish and political science, Jennings earned a J.D. from the UCLA School of Law. She joined the CSUN Department of Business Law faculty in 1980 and became interim executive assistant to the provost in 2001, followed by a term as assistant provost.

The A.S. Ticket Office in the University Student Union sells tickets to many events on campus, except for some held by outside groups. The Ticket Office is open from 10 a.m.—6 p.m., Mon. – Fri. For prices not given, call (818) 677-2486. To park on campus for performances, athletic events, lectures and other activities, guests must purchase a $4 parking permit.

Art and Exhibits

For gallery info, call (818) 677-2156.

Main gallery hours: Mon. through Sat. 12-4 p.m. Admission is free unless specified. For library exhibits, call (818) 677-2385.

"Telling Our Stories—Japanese American Experiences from the 1910s to the 1950s in the San Fernando Valley" exhibits rare photos and artifacts.

Co-sponsored by the CSUN Asian American Studies Department, the San Fernando Valley Japanese American Community Center and Friends of the Adobe Lopez.

Runs through end of April at Los Angeles Mission College, 13356 Eldridge Ave., Sylmar.

For info, call Edith Chen, (818) 677-4966 or Julie Ruelas, (818) 383-7128.

"Fear No Art" Exhibit

Presenting works by Andre Michalski. Artist’s designs grace music album covers, posters, backdrops for productions such as NBC’s The Tonight Show.

Exhibit open during Performing Arts Center performances through end of May.

Performing Arts Center Lobby

For info, call (818) 677-5768.

Annual Juried Art Student Exhibition

An exhibition of works in all media by CSUN students. Ceramics, paints, prints, painting, sculpture, drawing, graphic design and more.

Runs through Thurs., June 2.

Opening reception: Fri., April 29, with music by Masanga Mariba Ensemble. 7–9 p.m.

Gallery talk: Mon., May 2, 10 a.m.

CSUN Art Galleries

Bianchi Planetarium

“Spring Star Show” and “Secrets of Sound and Music” Fri., April 22, 6:30 p.m.

“Spring Sky Show” and “Pluto, Sedna and the Edge of the Solar System” Fri., April 29, 6:30 p.m.

Athletics (home games):

Baseball

4/19 San Diego 3 p.m.

4/22 UC Riverside 3 p.m.

4/23 UC Riverside 1 p.m.

4/24 UC Riverside 1 p.m.

4/26 San Diego State 3 p.m.

Softball

4/23 Cal Poly 12 p.m.

4/23 Cal Poly 2 p.m.

4/24 Cal Poly 12 p.m.

Women’s Water Polo

4/23 Arizona State 12 p.m.

Cinematheque

Screenings are free and take place in the Alan and Elaine Amzer Theater, on the first floor of Manzanita Hall at the southwest corner of campus. The theme of the film screenings for spring 2005 is “Screenwriting.” For more info, call (818) 677-3193 or see www.csunicinematheque.com.

An Evening with Fayard Nicholas Legends Lifetime Achievement Award presentation to legendary tap dancer Fayard Nicholas of Nicholas Brothers fame.

Screening of retrospective film on Fayard and late brother, Harold Nicholas.

Roundtable discussion: Pan African Studies professor Johnie Scott, Cinema and Television Arts Department chair John Schultheiss, cinema and television arts professor Nate Thomas.

Mon., April 18, 7 p.m.

Music

Admission to all music events (unless otherwise specified): $10 general, $7 faculty, staff and seniors, $5 students.

Piano Ensemble

Sat., April 30, 1 p.m.

Music Recital Hall

From the Piano Studio of Françoise Regnart

Wed., April 26, 7 p.m.

Music Recital Hall

Northridge Steel

10th anniversary celebration includes band memorabilia, video, party. Gee Rhee, director.

Northridge Steel

Sat., April 23, 10–10 p.m.

American Guitar Society

International concert series presents guitarist John Schneider (USA).

Sat., April 23, 8 p.m.

Music Recital Hall

$8–$12

World Music Ensembles

Rich Alviso, director.

Sun., April 24, 3 p.m.

Music Recital Hall

New Directions

Composers Group

Daniel Kossner, director.

Sun., April 24, 8 p.m.

Music Recital Hall

Brass Ensemble

David Hoover, director.

Mon., April 25, 8 p.m.

Music Recital Hall

Master Chorale

Paul Smith, conductor.

Tue., April 26, 8 p.m.

Performing Arts Center

Grand Gala of Forensics

Speech and Debate Tournament set for May 1 in Manzanita Hall.

The tournament will start at 1 p.m. on April 29. Awards ceremonies at 6 p.m. will conclude the event on May 1.

“This tournament will include some of the most eloquent high school speakers in the state of California,” said Sherana Polk, tournament co-organizer. Students will compete in a variety of formats, including debate, informative, and persuasive speaking, and interpretation of literature.

About 140 high schools will be represented, including the Carlmont High School in Woodland Hills, James Logan High School in Union City, and North Hollywood High School.

For more information about the tournament, call Polk at (818) 677-6214.