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# NEWS

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### Screening of filmmaker Johnny Symons's "Ask Not" and "Daddy and Papa"

On Monday Nov. 9, two films by Johnny Symons will be shown in Boliou 104 in anticipation of the filmmaker's visit to Carleton on Nov. 10. The two films are "Ask Not" and "Daddy and Papa."

"Ask Not" is a rare and compelling documentary film that explores the effects of the US military's "don't ask, don't tell" policy on gay and lesbian soldiers and service members. The film exposes the tangled political battles that led to the discriminatory law and examines the societal shifts that have occurred since its passage in 1993. Current and veteran gay soldiers reveal how "don't ask, don't tell" affects them during their tours of duty, as they struggle to maintain a double life, uncertain of whom they can trust. The film also explores how gay veterans and youth organizers are turning to forms of personal activism to overturn the policy. From a national speaking tour of conservative universities to protests at military recruitment offices, these public events question how the U.S. military can claim to represent democracy and freedom while denying one segment of the population the right to serve.

"Daddy and Papa" is a one hour documentary exploring the personal, cultural, and political impact of gay men who are making a decision that is at once traditional and revolutionary: to raise children themselves. Taking us inside four gay male families, "Daddy & Papa" traces the day-to-day challenges and the larger, critical issues that inevitably intersect their private lives—the ambiguous place of interracial families in America, the wonder and precariousness of surrogacy and adoption, the complexities of marriage and divorce within the gay community, and the legality of their own parenthood. This event is sponsored by the Film Society, Gender and Sexuality Center and the Cinema and Media Studies department.

### CSA and CEDI to hold **Town Hall Meeting**

What is the mission of Carleton College? What are our goals, values, and standards?

Carleton has a number of documents that address these questions, such as "Carleton's Statement on Diversity", "Carleton's Mission Statment" and "Carleton's Community Standards Policy", . The values described in these documents guide everything we do at Carleton, yet few of us have taken the time to read these statements of purpose or consider what they mean to us. What do these documents mean to you? How do we personally experience the ideals written about in these statements? Do these documents accurately reflect the values that matter to us? What can we as a community do to achieve the goals we have set for ourselves in these documents?

CSA Senate and the Community, Equity and Diversity Initiative (CEDI) invite you to discuss "The Documents that Guide Us" on Monday, November 6th, at 6:00 PM in the Great Hall. Food will be provided by Kurry Kabab.

# Global poor are careful money managers, says Morduch

#### BY EMILY HARTLEY NEWS EDITOR

It's easy to make assumptions about poverty, Jonathan Morduch told the audience at Skinner Memorial Chapel during Carleton College's convocation last Friday.

"We assume it's very difficult to plan for the future, that saving is something that would be a luxury but not necessary," he said.

While working on a newly-published book, "Portfolios of the Poor: How the World's Poor Live on \$2 a Day," Morduch and three colleagues discovered that "those assumptions turned out to be more wrong than right."

A professor of public policy and economics at New York University's Wagner Graduate School of Public Service, Morduch has served as chair of the United Nations' Committee on Poverty Statistics and as an adviser to the World Economic the Grameen Forum and Foundation.

His work focuses on poverty and development economics and the financial tools he believes will combat the problems of the world's poor.

According to Morduch, 40 percent of the world lives on \$2 a day or less, and "around one billion people are living on under \$1.25 per day."

"Two dollars doesn't even buy me a coffee at Starbucks," he said. "That so many of our fellow citizens live on so little is shocking."

In the early 2000s, Morduch and colleagues Daryl Collins, Stuart Rutherford and Orlanda Ruthven began exploring the lives of the poorest populations of Bangladesh, India and South Africa.

"The big question that we asked ourselves was a fundamental one, but was one that we here in rich countries don't ask ourselves because we don't know how to answer it," Morduch said.

That question is: How exactly do people live on \$2 a day?

In a combined economic and anthropological study entitled "Financial Diaries," the researchers spent time in various homes over the course of a year. They gained the trust of families, finding "elements of people's lives that were being hidden" in larger economic surveys.

"The data the profession uses in many ways has lots of problems," Morduch said. "Over three months, it got to a point where we had earned some trust. We tracked penny by penny how households are doing what seems so impossible to us. "

They found that, contrary to their assumptions, money-managing was at the center of poor households.

The families Ruthven met in India were entering into new financial relationships every two weeks, and two-thirds of the money entering households in Bangladesh was "finding its way into some kind of financial device."

Since the income from farming and other moneymaking efforts fluctuates throughout the year, the families realized they needed to account for the down times of the up- and- down cash flow.

This, according to Morduch, marks the "triple whammy" of poverty-rooted issues. Not only do families have low incomes, but their incomes are also irregular and unpredictable, and they lack the financial tools to account for seasonal swings.

"The challenge of living on \$2 a day is that \$2 a day is just an average," Morduch said. "Poor households have active financial lives, not in spite of being poor, but because they are poor."

He mentioned one 77-year-old woman in South Africa named Nomsa, who was raising four children, including two grandchildren, after her daughter's death from AIDS.

Nomsa gets \$120 per month from a government grant savings account, but she also set up a savings program with friends in her village. Each month everyone adds \$9 to a pot, and after 11 months, they each receive \$99 to use for Christmas expenses and new clothes.

"Nomsa has a savings account through a grant," Morduch said. "But when she actually saves, she does it with her friends."

When Nomsa doesn't put money in the pot, she "feels like she's let-

ting her friends down," a form of self-discipline that Morduch sees as key to programs aiming to provide more financial tools for the povertystricken.

While he supports microfinance, which helps people in poor areas start their own small businesses, he believes other savings and microcredit options are equally helpful.

One of these, the S. E. E. D. savings deposit program run through the rural-focused Green Bank of Caraga in the Philippines, works similarly to Nomsa's system. Clients deposit a certain amount of money each month and set a date to take it out, creating a disciplined structure "so you can't hold the money in your hand."

In the Green Bank branches where the program has been used since it started in 2006, according to Morduch, saving rates went up 80 percent.

Another pension scheme offered by Grameen Bank II since the early 2000s takes monthly deposits at village meetings for a five to ten year term, offering ten percent interest over five years to pensioners in business and non-business endeavors.

Grameen Bank won the Nobel Peace Prize in 2006 "for their efforts to create economic and social development from below," the Nobel Prize committee said. According to Morduch, "they are now taking in more savings than they are giving out. "

In a set of "Grameen Diaries" from 2002 to 2005, researchers discovered that many of their microcredit loans, like the pension scheme loans, were borrowed for purposes other than business.

With these loans being offered to more than just small business owners, Morduch sees them as ideal for solving the problems of the povertystricken, including poor healthcare and educational opportunities.

"The focus on microcredit as so directly tied to microenterprise is very limiting," he said. "Poor households have a better idea of what they need. The hidden tragedy is they are lacking the tools to make do with the little money they have. "

### SECURITY BLOTTER

### Thursday, October 29

• 3:45 p.m., A student suffering from an unspecified condition was transported by ambulance to Northfield Hospital.

• 11:55 p.m., Security transported a student suffering from flu-like symptoms to Northfield Hospital.

### Friday, October 30

• 11:00 a.m., A student reported his locked bicycle had been stolen from outside of Watson Hall.

• 7:20 p.m., A student reported witnessing an act of vandalism at the Arts Union.

• 10:40 p.m., A fire alarm was reported at Scott House. Burned food. Much smoke. No fire.

#### Saturday, October 31

• 1:00 p.m., A student reported that his credit cards had been stolen

• 2:10 p.m., Another student reported that his credit cards had been stolen.

• 11:15 p.m., A fire alarm was reported at Dow House. Bumped CO detector. No fire.

#### Sunday, November 1

• 12:55 a.m., A fire alarm was reported at Musser Hall. Someone had intentionally set off the alarm. No fire.

• 1:05 a.m., An intoxicated student was transported by ambulance to Northfield Hospital.

• 1:10 a.m., A fire alarm was reported at Watson Hall. Someone had intentionally set off the alarm. No fire.

• 1:20 a.m., Another intoxicated student was transported by ambulance to Northfield Hospital.

• 5:20 p.m., A student suffering from an unspecified condition was transported by ambulance to Northfield Hospital.

• 6:30 p. m., A fire alarm was reported at Benton House. Burned food. Some smoke. No fire.

### **Tuesday, October 27**

• 10:30 a.m., A staff member suffering from a knee injury was transported by ambulance to Northfield Hospital.

• 8:35 p.m., A student suffering from breathing difficulties was transported by ambulance to Northfield Hospital.

## Math Department offers new statistics track

#### By HALEY JOHNSON STAFF WRITER

"I keep saying that the sexy job in the next ten years will be statisticians," Google's chief economist Hal Varian once told The New York Times. And now, with a new statistics track available to mathematics majors, Carleton students can prepare for one of the most sought after positions in the job market.

This program was introduced in early October due to a "growing interest in statistics offerings here at Carleton," explained mathematics professor Laura Chihara, who along with Professors Katie St. Clair and Bob Dubrow, designed the statistics option. "We feel this track will be attractive to students interested in the field of statistics as well as to those interested in the interdisciplinary aspects of statistics."

To satisfy the statistics track within a mathematics major, a student must complete the following coursework: Math 232 (Linear Algebra), Math 236 (Mathematical Structures), Math 245 (Applied Linear Regression), Math 265 (Probability), Math 275 (Introduction Statistical to Inference), Math 315 (Topics in Probability and Statistics), CS 111 (Introduction to Computer Science), two math elective courses above the Math 236 level, one of which must be taken outside of the Applied Mathematics area, and a senior comps. Math 321 (Real Analysis I) is recommended for those considering a graduate degree in statistics.

Students are also strongly encouraged to engage in real-world experiences in statistics either through internships involving data analysis, research with a statistician on or off campus, or a comps project that is explicitly statistical in nature. Past comps projects have analyzed real data from companies such as Northwest Airlines and Target Corp.

When considering the coursework, "The requirements for the statistics track are much more restrictive," admitted student Iulie Michelman '11.

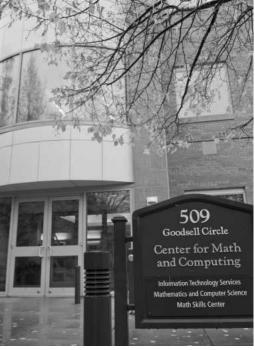
"However, for someone interested primarily in statistics and applied math, this track would be a good choice. If you look carefully at the requirements, you notice that it would not be difficult to complete the math major

end of the term, I will

have completed the minimum number of classes for the regular math major."

For Michelman, statistics classes are easier because they do not involve writing lots of proofs. "They focus on learning to choose appropriate probability models, properly employ statistical tests, and use software to perform tests and simulations," said Michelman. The only limitations she sees are the lack of preparation for graduate pursuits in pure mathematics. However, math majors will be able to discern this difference and plan accordingly.

While the statistics track is only available to math majors, it may encourage other majors that utilize statistics - biology, economics, sociology, political science, and many others - to double major in mathematics. And although after graduation, the student's diploma simply



NATE RYAN / THE CARLETONIAN

both ways. Even though I Students majoring in mathematics now have am only a junior, by the the option of pursuing a statistics track.

> states "Mathematics Major," the favorable emphasis on statistics will be reflected on grad school or job applications.

> According to SmartMoney. com, statistics is one of the top majors to ensure a job after college. This is because a myriad of companies in a variety of fields, from pharmaceutical agencies to well known names such as Google, are searching for statisticians. And with a doctorate in statistics, one can earn up to \$125,000 within their first year on the job.

> Statistics professors at Carleton hope that the statistics track program will soon become its own major. Until then, it continues to grow like the expanding job market for statisticians in the real world.