

Arts and Entertainment

Pursuit gives homelessness needed attention

by Ellen Dannin

Most of *The Pursuit of Happyness* is about hard times hitting a smart, thoughtful, good, hard-working man. As the result of bad luck, mistreatment, the disloyalty of friends, low wages and the high cost of housing, Chris Gardner and his young son wind up homeless. The film is so unrelenting and painful that if you didn't know it has a happy ending, it would be almost too difficult to sit through.

Chris Gardner is the classic American hero—a super-human underdog who succeeds by grit and raw talent. The measure of his success—and the happy ending—is that he becomes a rich man and sustains a warm father-son relationship under crushingly difficult circumstances.

Most of us do not sympathize with homeless people. In the film one sees huge lines of people at homeless shelters with such low capacity that many, including Chris and

his son, will be turned away to spend the night ... who knows where. It's not a mystery. They will spend the night huddled in doorways, riding public transportation to the terminus and back and walking the streets to keep warm.

These days we tend to see the homeless and poor as deserving what they get. So why do we sympathize with and care deeply about Chris Gardner? It may be because of his eventual success, which demonstrates that he is a deserving person. Or we support his goals and the fact that he works so hard to achieve them. Or we understand why he ends up on the streets seeking refuge in a homeless shelter, so we sympathize with his plight and think: There but for the grace of God

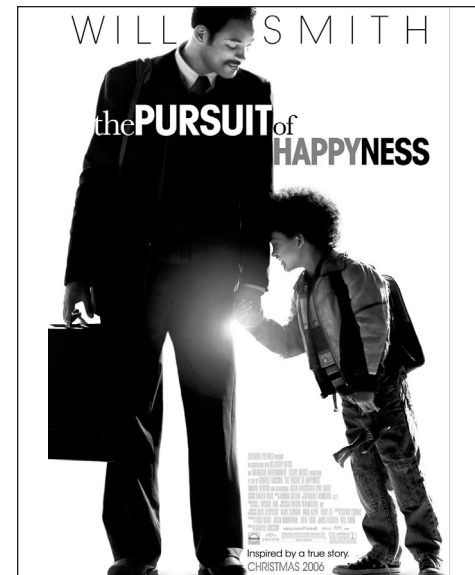
While we root for Chris to succeed, the film never considers whether the other homeless people are more like Chris than not. Maybe they too deserve better. Maybe they too are homeless, despite working

hard, as a result of bad luck, mistreatment, low wages and high housing costs. The film never asks why we let so many people live in poverty and fall so easily into homelessness.

The film suggests that Chris Gardner is different than all of these people. We see them dressed in rags, whereas we see Chris dressed in a suit. But had Chris not been picked for a high-paying job, how long would it be before his suits were rags and he looked like everyone else?

We do see how the regimen of the shelter, with its lights out policy, makes it impossible to do anything useful early in the evening, so anyone who wanted to study would be out of luck. We see the problem of having to cart all your worldly possessions everywhere you go because there is no place to store them.

Chris is homeless in part because he has bet everything on succeeding in getting a job through the brutal competition of an



Will Smith is nominated for an Academy Award for his performance in *The Pursuit of Happyness*.

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Local musician/mortgage consultant rocks community

by Jeff Carton

While many rock stars indulge in a life of sex, drugs and rock 'n' roll, others prefer the mortgage business. Meet Paul Berkobin, an award-winning musician and mortgage consultant from Centre Hall who balances a life of touring around the world with helping people find the right home or loan.

Berkobin started playing guitar with friends while attending Penn State University in the late 1980s. Citing Louis Armstrong as one of his biggest influences, Berkobin had already learned to play brass instruments and sing while growing up.

Berkobin began to sell real estate in the Philadelphia area when he was only nineteen years old and continued throughout college.

But how does a rock n' roll star with a degree in fiction writing break into the mortgage business?

"I grew up in a real estate family," said Berkobin, whose mother was a real estate broker. "I learned through osmosis."

Berkobin emphatically stressed that his path to success was not painted with his mother's paintbrush. After learning the methods of real estate, his mother told him to "go swim," instead of handing clients



Photo Provided by Paul Berkobin
Paul Berkobin, local musician and mortgage consultant, runs his own mortgage business while recording a new album.

over to him.

After graduation, Berkobin moved permanently to the State College area where he learned financing, an important skill that would help launch his career.

At first apprehensive about convincing clients to trust him with his "baby face,"

"They don't just get a mortgage, but they really know what's going on and make decisions that are really good for them."

--Paul Berkobin

Berkobin succeeded by bringing to his customers innovative and effective ideas he had learned while working for national banks. Under the guidance of two mentors, he effectively applied the methods of affordable housing to first-time buyers.

"I brought cutting edge programs to the area that [other realtors] had never even seen before," he said.

Berkobin introduced loans with no money down to his clients, not a common practice in the early 1990s.

After seven years in the mortgage consulting business, Berkobin finally got his big break in music. His folk band at the time called Del Gattos (named after a coffee shop in Boalsburg), won a Crossroads Music Award in 2000 for their album, "Magic Dreams."

Berkobin then sold his mortgage consulting business to someone he personally trained in order to follow his dreams and go on tour.

"I like to live and experience life," he said. "I'm not motivated to make as much money as I can. That's not my thing."

Although Berkobin plays a variety of instruments, his reasons for pursuing music came from a different muse.

"I sought out writers first," he said. "I wanted to learn from the masters. The writers."

He studied with Grammy Award winner Jason Blume as well as numerous other writers, and created music that he describes as "Wagner meets rock band."

Berkobin outlines the recipe for songwriting with only three ingredients: words, melody and rhythm.

Berkobin also teaches. When his schedule allows, he spends time working with students at the Galaxy Program, which creates projects for enhancing the arts.

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After a successful tour across the country and overseas in Europe, Berkobin was eager to return to mortgage consulting in 2003, claiming the time had come to close the book on Del Gattos.

His consulting practice, Gateway Funding, focuses not only on the clients' needs, but educating clients as well.

"I look at my mortgage business as a community service," he said. "I mean it is a for-profit business, but we really focus on our clients. They don't just get a mortgage, but they really know what's going on and make decisions that are really good for them."

He shares his office building with his wife Debra, whose Nittany Health Center specializes in hypnotherapy, stress, and pain management.

The downstairs of Berkobin's business is used for meeting with clients, while the black spiral staircase ascends to a small office. There Berkobin and three other assistants create solutions for their clients using a program Berkobin designed himself, called *Aspire Gold*.

Berkobin's business has been operating on a smaller scale since his return to the business in 2003.

"I love it now. It's perfect. I do just enough to serve the people who are referred to here, but I'm not trying to work with everyone in the world," he said. Berkobin works as part of the team so business does not suffer when he needs to spend time recording or touring. "I see no reason why the business couldn't go on forever," he said. "It runs itself at this point."

When Paul Berkobin can only spend half the day working with clients in order to record in the afternoon, the trip from office to studio is a mere one hundred feet from door to door, where he is accompanied by

his Siberian husky named Timber.

Berkobin's studio consists of two floors of carefully constructed recording space, using the soundproof second floor to record, and the first floor to mix. Berkobin is preparing a new album, which he plans to record partially at The Church recording studios in Pittsburgh.

Fans of Del Gattos can expect a more rock 'n' roll sounding record this time around from his current project, Berkobin and Corson. Berkobin was introduced to Bob Corson through a mutual friend, and after their first jam session, the two realized that they had the potential to be an unstoppable force in the music industry.

Berkobin said their style combines an old school 1970s vibe with modern, cutting edge riffs.

"It's a totally unique sound. There's nothing like it," he said. "We believe it's going to be one of the best releases of this year, major label or not."

Berkobin and Corson have written and recorded 100 songs for the new record, which is expected to drop by early summer.

With about 15 tracks, including "Earwig on My Heart" and "Morrison Grand Parade" making the final cut, Berkobin assures that listeners won't be stuck playing track one on repeat.

"I hate when I buy a CD for one song, and the rest of it is okay. That drives me crazy," Berkobin said, trying to find the words to contain his frustration. "I want somebody who buys the CD for one song to go through the rest of [the album] and are like, 'This is awesome. Every track.' A good song forces you into an emotion, grabs you and takes you somewhere. They are all different enough so we think that's what's going to happen."

Although Berkobin and Corson are not currently hitting the live circuit, you can be sure to see them rock the State College area later this year.

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unpaid internship program at Dean Witter, a high-profile investment firm. You could ask why Dean Witter could not have paid these workers at least minimum wage or even a percentage of the business they bring in. The company is not shown as evil or rapacious, but for only a little investment they get an unpaid and very hungry group who spend their time making call after call to drum up business.

Even though the film never asks questions, here are some we should:

Why don't we offer basic decent housing for everyone? Consider how much better things would have gone for Chris and his young son had they at least had a small place where they could have stored their things, turned the lights off when they wanted, kept and cooked some food rather than having to pay for more expensive prepared food and had some privacy and quiet.

Why do we allow wealthy companies to offer "internships" that pay nothing? Why doesn't this violate minimum wage and overtime payment laws? Until recently it was the norm for jobs to pay workers and give on-the-job training.

What has changed? The film's website doesn't question the rightness of Dean Witter's no-pay, experience-only job. Instead, it offers "The Ultimate Internship Contest."

Why we don't support people in poverty who want to better themselves? Our stereotype is the welfare queen, but the Chris Gardner story tells us that at least some people are the deserving poor. Which is the real story? And what are our society's values?

Finally, the film shows a strong father-son bond. What impact did the horrors of poverty have on such a young child? Was it to forget that it had happened? Or was it: There but for the grace of God go I?

And for those of us who see the film, how many will reflect on our society's goals and what they should be?

For more information

Visit the following sites about the Access Program at Hamilton College and a touring exhibit - Welfare Saved My Life:
<http://www.hamilton.edu/college/access/exhibitstories.html>

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