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FREE



DAILY SUNDIAL

CALIFORNIA STATE UNIVERSITY, NORTHRIDGE

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"Obamacare" FOR DUMMIES

CSUN STUDENTS' GUIDE TO THE AFFORDABLE CARE ACT

HANSOOK OH
SENIOR REPORTER

OVER THE THREE years since congress passed the Patient Protection and Affordable Care Act in 2010, changes in health care policy have made health insurance more accessible for children and young adults.

However, polls find many in this demographic are still uninsured or are unaware of how provisions of the Affordable Care Act (ACA) affect their coverage options. According to a June 2013 Gallup poll, 43 percent of uninsured Americans—a category many young adults fit into—are unaware of the mandate requiring all Americans to have health insurance starting January 2014.

Under a grant provided to the Cal State University

by Covered California, the new California public health insurance exchange, the CSU Health Insurance Education project plans to educate CSU students about health care reform and how to purchase insurance once the exchange opens on Oct. 1.

According to Dr. Bethany Rainisch, Chair of the Department of Health Sciences, Covered California awarded the CSU with a \$1.6 million grant for an educational campaign. The proposal was spearheaded by CSU Los Angeles' Health Sciences department chair, Dr. Walter Zelman, supported by the chairs of the departments of health sciences from all the CSU campuses.

Under the grant, the project provides coordinators at each CSU campus to carry out an educational campaign aimed at students. At CSUN they are Valerie Ojeda, a graduate student studying health sciences,

See **HEALTH CARE**, page 7

10 ESSENTIAL HEALTH BENEFITS

required under ACA (insurance providers must offer the following benefits in order to comply with the provisions under the ACA).

1. Ambulatory patient services
2. Emergency services
3. Hospitalization
4. Maternity and newborn care
5. Mental health and substance use disorder services, including behavioral health treatment
6. Prescription drugs
7. Rehabilitative and habilitative services and devices
8. Laboratory services
9. Preventive and wellness services and chronic disease management
10. Pediatric services, including oral and vision care

HEALTH INSURANCE CALCULATOR

HOUSEHOLD INFO

Number of people in household:

Household income:

ZIP Code:

ENROLLEE INFO

Enter the AGE of each adult:

Number of dependents age 18 or under

0 **1** **2** **3 OR MORE**

RESULTS: INSURANCE OPTIONS

CALCULATOR INFORMATION COURTESY OF COVERED CALIFORNIA

OCT. 1 - Covered California, the state's new health insurance exchange opens for open enrollment. CC offers online assistance for the type of healthcare you qualify for based on family or individual income. Plans include:

BRONZE / SILVER / GOLD / PLATINUM

Preventative care is now provided at no charge. Expands women's prevention coverage (mammograms, screenings for cervical cancer, HPV testing, prenatal care, etc.), little to no cost-sharing for female patients.

YOUNG PEOPLE UP TO AGE 26 ARE ELIGIBLE TO STAY ON THEIR PARENTS' PLANS IF PARENTS HAVE HEALTH INSURANCE.

EXPANDS MEDICARE. SENIORS CAN QUALIFY FOR YEARLY WELLNESS VISITS AT NO CHARGE.

INSURANCE COMPANIES CAN NO LONGER DROP PEOPLE FOR PRE-EXISTING CONDITIONS, CAN NO LONGER PLACE LIFETIME CAPS ON COVERAGE. INSURANCE COMPANIES WILL BE HELD RESPONSIBLE IF THEY SUDDENLY RAISE RATES OR RESCIUD COVERAGE. INSURANCE COMPANIES CANNOT DROP PEOPLE FOR HONEST MISTAKES MADE ON CLAIM FORMS.

Want to know your health care availability?

Increase in bike thefts raise concern

ESMERALDA CAREAGA

DAILY SUNDIAL

CSUN HAS EXPERIENCED several bike thefts this month according to CSUN Police Department (PD).

Between Sept. 3 and Sept. 11 four bikes were reported stolen by PD. The bicycles were

stolen from Jacaranda Hall, a student housing University Park Apartment, the west side of the Student Recreation Center and east side of Sierra Hall.

Police services reported that in all four cases cable locks "secured" the bikes. They also reported that none of the bikes were registered with CSUN police.

"Since the beginning of the semester eight bikes have

been reported stolen," said Christina Villalobos, CSUN PD public information officer.

Villalobos recommends students lock their bikes safely within the bicycle compounds located on the ground floor of the B3 parking structure, B5 and G3 parking structures, as well as the student housing complex near University Park Apartments 11 and 15.

"The bike compounds are designed for students, and not a single bike has been stolen from the compounds."

"The Matador Bicycle Compound is safe because students have access," said Villalobos. "Not everyone can get into the fully enclosed structure. [Even] students have to have a license in order to gain entry, and they must swipe [their license] to go in."

Police services suggest bicyclists invest in U-locks because they are secure and cannot be cut through.

As an incentive to encourage students to register their bikes, police services have started a drawing. When students register with the police department and sign up to use the bike compounds, their names are automatically entered into a drawing. Each month the department selects a student winner from the drawings and the winner receives a free U-lock.

Police services purchase the locks for the giveaways with grant money they received from Associated Students.

The B3 bike compounds employs its surveillance camera to ensure bicyclist safety and monitor activity in the area.

Christian Belding, a member of CSUN's Bike Collective club, said she believes that students need to know how to properly lock up their bikes.

"I use a Bordo Folding Lock, it retails at about \$150. You can break into any lock by using a lock cutter, but having information on how to properly lock up your bike will help decrease theft."

Dennis D-Alfonso, 26, mechanical engineering major and member of the Bike Collective since 2010, agrees that locks are not the only thing students need to worry about.

"The bicycle racks on campus don't allow cyclist to properly lock up their bikes," said D-Alfonso. "A good solution is to better design bike racks and add more to campus," he said.

CSUN PD will be hosting a safety workshop Thursday Sept. 19 from 12 p.m. to 1 p.m. at the Department of Police Services Training Room on the second floor.



JOHN SARINGO-RODRIGUEZ / PHOTO EDITOR

All over campus bicycles are stripped apart by theives. CSUN Police Department advises students to lock their bikes in the provided compounds to prevent theft.

TIPS FOR BIKE SAFETY

- Purchase a good bike lock. U-shaped locks are recommended to secure bikes on the racks. Chain locks are less effective, and cables are easily accessible by thieves.
- Register your bicycle with CSUN's Bicycle Registration Program and Matador Bicycle Compound.
- Whenever possible, lock your bicycle where other bicycles are locked
- Engrave your driver license number on the frame of your bicycle
- Report suspicious persons observed near the bicycle racks to university police by calling (818) 677-2111.

TIPS FROM CSUN POLICE SERVICE WEBSITE

CAMPUS VOICE

Let's be honest, how many times a day do you lie to those people hanging around campus with clipboards? You know, the people trying to get you to sign a petition related to organic food, medical marijuana or anything else you aren't thinking about as you

rush to class or get a smoothie from Juice it Up. Don't worry, you are not alone. Excuses for fleeing can range from "I'm not a registered voter" to "I'm late for class." Whatever your excuse is, you're in good company. Lots of matadors do it.



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- What CSUN organization puts on Big Show? _____
- Where is Big Show held? _____
- What is Afrojack's real name? _____
- Where is Afrojack from? _____

Name: _____
Major: _____
Best way to contact you: _____

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**THE DAILY SUNDIAL
HOUSING GUIDE**

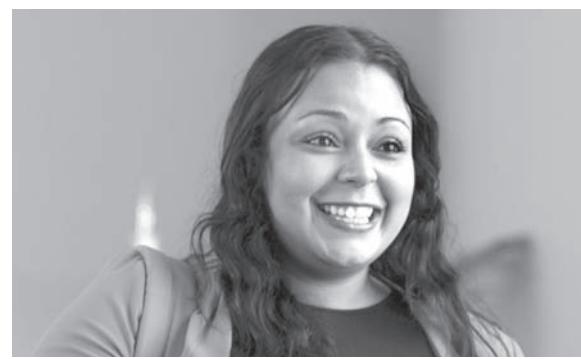
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USU elects new student BOD member



TREVOR STAMP / DAILY SUNDIAL

Kandee Malen Bracero, 23, senior management major, was added to the Board of Directors for the USU during their meeting on Sept. 16, in the Grand Salon..

VERA CASTANEDA

DAILY SUNDIAL

THE UNIVERSITY STUDENT UNION (USU) BOARD of Directors (BOD) welcomed a new board member during their monthly meeting Monday in the USU Grand Salon.

Kandee Bracero, a CSUN undergraduate student and business management major,

plans on working with the retirement committee to get an idea of what students need and want.

"The USU BOD is able to listen to students and give them programs and services that fulfill their needs. I want to be part of that," Bracero said.

The USU BOD is usually comprised of 10 students and six staff representatives, according to the USU website. Throughout the school year, USU hosts free events for the CSUN community such

as Noontime Concerts, Neon Lights, and Matador Nights, the most popular free event of the year.

The chair and vice chair of the USU board interviewed Bracero for her position.

"It was really impressive how much she knew about the union. She actually spoke about the pride center and the veteran's center," said Perlita Varela, vice chair of the USU. "It's amazing how a student knew about the services. We are just happy

to have her."

Bracero will join five other student USU BOD members.

Executive Secretary Debra L. Hammond requested that Bracero say a few words about herself before appointing her as a board member.

At the podium, Bracero introduced herself and described her goals for the board. The motion for her to join passed unanimously and Bracero took a seat along with her colleagues for the rest of the meeting.

Critic discusses Jewish presence in movies

MICHAEL ARVIZU

DAILY SUNDIAL

PROFESSOR, author and film critic Dr. Lawrence Baron spoke to CSUN students about Jewish immigration experiences in the U.S.

Baron dived right into his talk which he titled "The Jewish Immigrant in World Cinema." He began with a poll by the Pew Forum which revealed that one out of every four Jewish people living within the U.S. today immigrated here from somewhere else.

Baron is the author of "The Wandering View: Modern Jewish Experiences in World Cinema" and "Projecting the Holocaust Into the Present: The Changing Focus of Contemporary Holocaust Cinema." He formerly

served as the Nasatir chair of modern Jewish history at San Diego State University.

The most common experience in the common era among Jews is immigration, according to Baron. In the 1880s, at the time of the Russian Jewish great migration to the United States, two-thirds of the world's Jews lived in Russia and Poland.

Today, Israel and the United States account for the majority of the world's Jewish population, followed by France, Canada, England, Russia, and Argentina, which is home to the largest Latin American Jewish population, Baron said.

Many of the Jewish films produced in the early 20th century emphasized the hardships Jews faced after immigrating to the United States., Baron said. These films focused on the poverty faced by Jews and usually portrayed the respected father figure as the breadwinner in his home

country who now, as an immigrant to the United States, finds himself "useless," Baron said.

Among these films is the 1923 silent film "The Wandering Jew," which stars Rosa Rosanova, as well as the 1922 U.S. film "Hungry Hearts" and "The Jazz Singer" (1927), and the 2008 French film "Live and Become," directed by Radu Mihaileanu.

"Hungry Hearts" is based on the short stories of Anzia Yezierska, who is considered the first author to bring stories of Jewish women into the mainstream. The film tells of the difficulties a father faces as he immigrated to New York with his family.

Other films, like 1932's "Uncle Moses" details the harsh labor practices encountered by Jews.

Jewish films in the past — including films made about other ethnic groups as Arabs, Mexicans and Chinese — share a common

thread in that many shed a spotlight on issues about immigration and poverty more so than culture itself. Films made today focus more on culture, Baron said.

Many of today's Jewish films that focus on culture are "not that exciting," according to Baron. The most exciting Jewish film to come out of Hollywood is the 2008 Dennis Dugan-directed slapstick comedy "Don't Mess With the Zohan," starring Adam Sandler, Baron said with a chuckle. The film was about a former Israeli commando who becomes a hairstylist in New York.

"Any movie about the past is about the present," Baron said. "Even today, Israel and France are dealing with issues about multiculturalism."

Many old Jewish films can be found on Amazon, NetFlix, and the Ebay-owned site HALF.com, Baron said.

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STUDENT SPOTLIGHT

ALEX VEJAR

DAILY SUNDIAL

PENELOPE LOPEZ and Miley Cyrus can say they have one thing in common: they both worked on the television show "Hannah Montana."

However, that is where the similarities end.

While Cyrus has successfully twerked her way into the public eye with her recent MTV Video Music Awards performance, Lopez is busy performing a different kind of service.

"There's a lot of people out there that don't have what we have, so you always want to give back and see how much you can help," Lopez said while sitting in the Matador Involvement Center, where she currently works as an event assistant with Unified We Serve, CSUN's volunteer program.

While she was only an extra on "Hannah Montana," Lopez believes the experience influenced her development from a pre-teen into the adult she is today.

"At first, it was really hard for me to even speak in front of a crowd or be able to go up to a stranger and say hello, so that really helped me, especially at a younger age, (to) come out of my shell," Lopez said about her 15 minutes of fame.

Serving her community has been a part of Lopez's life since starting her own club in high school, Helping Our Teens. The club raised enough money to send seven couples to prom and transformed an entire classroom into a place where financially-strained students could obtain donated prom dresses.

Lopez said she loves seeing the smiles on people's faces when they thank her for her generosity.

"(I like) just knowing that they don't expect to be helped, but we're there to help, and the joy of knowing that we're able to help someone put a smile on their face, make their day a little brighter," she said.

During her time at CSUN, Lopez has majored in graphic design, sociology and psychology. She recently changed her major to journalism with an emphasis in public relations.

'Montana' to the Valley

Student Penelope Lopez channels acting experience on hit show "Hannah Montana" to speak out for those in need while helping her community



VICTORIA BECERRIL / DAILY SUNDIAL

CSUN student Penelope Lopez, 21, a journalism major, worked as an extra on the set of Hannah Montana working alongside Miley Cyrus. Now Lopez uses her experience to help others in her community.

In addition to Unified We Serve, Lopez is also a member of Colleges Against Cancer, and the cultural sorority Alpha Pi Sigma.

Junior criminology major

Travis White has known Lopez since they met last year at a CSUN Relay For Life event. When they started working together in the Involvement Center White said they became

BIO BOX

NAME: Penelope "Penny" Lopez

MAJOR: Journalism with emphasis in Public Relation

JOB: Works at Color-Me-Mine

CLAIM TO FAME: Worked as an extra on Hannah Montana for two years

old Hannah Montana shows to see if that was really true or not."

Justin Weiss, activities coordinator for volunteer programs at the Matador Involvement Center, has worked with Lopez since July and says she has already made a big impact on him.

"Penny is one of the most impressive students I've ever worked with," Weiss said. "She has the ability to have an extremely caring heart and the desire to help everybody she comes in contact with, coupled with an incredibly professional skill set."

Weiss said he could see Lopez "going very far in whatever she decides to do."

"She has the ability to connect so well that I know that regardless of what kind of field she goes into, she's going to be very successful at it," Weiss said.

White hopes that his bond with Lopez will last long after they have graduated CSUN.

"After working with all the Unified We Serve (staff), I hope I can say that I hung out with her a lot outside of Unified We Serve," White said. "She's a really great friend to have."

instant best friends and now call each other "partners in crime."

White feels Lopez's role at the Involvement Center is indicative of who she is as a person.

"For this position, you have to be good with people, good with asking and answering questions, looking to improve the community (and) trying to outreach as best as possible," White said. "That's all of the things that she does outstandingly."

White and his coworkers like to have a little fun with Lopez's stint in the entertainment industry.

"Ever since she told us she was in Hannah Montana," White said, "we've always been trying to find

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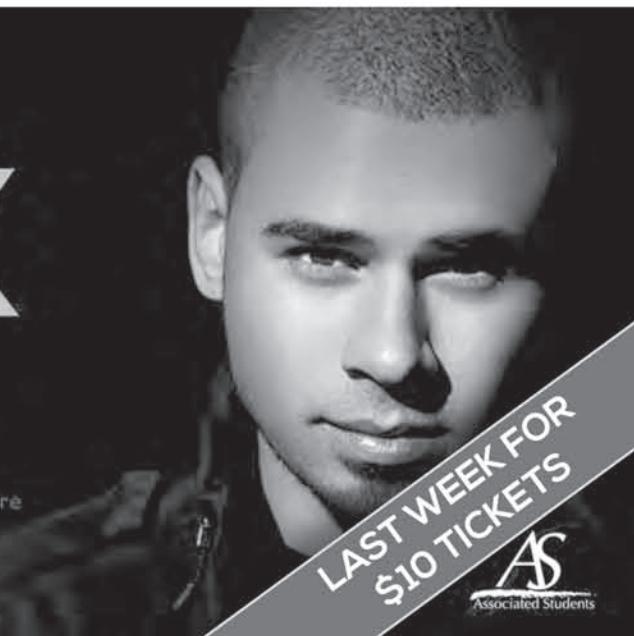
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**CHILDREN'S CENTER (818) 677-2012**

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SEPTEMBER 17, 2013

Opinion

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Can strip clubs empower women?

Two female writers tackle the issue of whether or not strip clubs can be empowering for female dancers

Strippers are great; it's the clubs that are the problem

ALYSHA GARRETT-BYRD
DAILY SUNDIAL

"I'M AN exotic dancer."

With the way strip clubs are portrayed in movies, music videos and television, hearing someone say this would have you picturing big, flashy clubs with huge stages and young, attractive crowds.

Unfortunately, for a lot of the women, the stage they dance on is often only part of a dirty, run down establishment with as many unsavory characters as customers. The night can quickly go south when a man, older than your dad, demands your attention. You don't have much of a choice but to hold your breath and hope his stench of liquor, tobacco and body odor doesn't cause you to pass out. Where's the glamour in that?

When I say I am on the pro side of the stripping-as-a-profession argument, I am in no way saying drop out of school and go find the nearest pole to jump on.

However, I am all for people, male or female, making their own decisions with their lives and their bodies. I find it rather annoying when judgment is so quickly passed on female strippers and the word becomes synonymous with "slut" or "ho," while male strippers are just laughed at and seen as comical.

The Daily Sundial previously reported the dire situations some women strippers are in, and it brought up issues of abuse and hostility. Strippers are often insulted, and when insults aren't being hurled at them, they are given pity. I have found that many people feel this way because they ask, "What must have happened in her childhood?" or think, "She must have very low self-esteem" without having any knowledge of the person.

I won't go as far as saying stripping is empowering for all women, but I will say that it takes a lot of guts to wear next to nothing (although many times it's nothing) and prance around for strangers. A friend of mine, Ciara, a bay area native, spent

some time working at a strip club just a few years ago.

"It's not the first thing I say to people when I meet them. I'm not like, 'hey, I used to be a stripper!' but I'm not ashamed of it. It is what it is," she said.

Ciara worked at the club for a little over a month and decided it wasn't for her. We talked about how media portrayal makes it seem like strippers are always making the big bucks, but that was not quite the case.

"I worked the worst shifts. Six hours one night, over eight another, and still rarely making over \$75-100 after giving the club their cut," she said.

This concept of paying the club a big portion of your earnings is nothing new. It is common practice for clubs to take over a third of what the dancers make. Until Sept. 2, there was one club in San Francisco called the Lusty Lady that was owned and run by the dancers themselves. They formed a union and supported their dancers.

They even had health insurance and a 401(k) plan established for employees. This club broke the mold and showed that the profession did not have to be shady and it could work in a positive way where entertainment did not come at the expense of overworked and underpaid dancers.

Unfortunately, the club could not afford to pay the rent on the space after it climbed to \$16,500 a month. The landlord was unwilling to work out an agreement with the club owners and the business was shut down as a result.

The concept of the Lusty Lady is one that more clubs should implement. Why not provide a better working environment for the dancers? Why not have the dancers themselves play a more active role in how a club should run? The negative stigma of being a stripper could start to fall away if clubs were run differently.

Obviously, there are some women who are doing it because they enjoy it, not just to make ends meet.

I say dance if you want to, or not. The choice is yours and no one else's.

Strip clubs are no place for women - even if they're run by strippers

ABBEY RONDON
DAILY SUNDIAL

MAKEUP, sexy outfits (or lack thereof) and dollar bills being thrown from across the room are things we generally associate with female strippers. However, there is much more to it than meets the eye.

I had the opportunity to speak with Crystal, a former dancer residing in the Hollywood area.

"Yeah, there are definitely some people out there that make my job more difficult than it already is. It's like, you tell them no but they keep insisting, some men even coming backstage, begging me for a private dance," she said.

There is a major misconception of this type of business because in reality, it is only a job, not a ticket to sex.

"[For] most men, sex is all they are there for. They could care less if we were wearing potato sacks. They just want it," she said.

Being a young woman, I find it kind of insulting that these types of businesses are still around. How can a young woman with an entire life ahead of her be lured into such a profane business? They are objectified and looked down upon because, let's face it, it generalizes all these women as nothing but kinky dancers and one-night stands.

Another dancer, Jasmine, a 21-year-old Irvine resident, was in Hollywood visiting friends when I met her, and her story really spoke to me.

She said, many times the only reason men go to strip clubs is to get away from reality at home, such as a boring wife or a tough day at work. Strippers are only seen as toys. Once men enjoy themselves for a couple of hours, they go back home to their normal-

cy as if they had just gone out for a drink. To them, it's routine. It's not a big deal.

When I asked her if she enjoyed dancing at strip clubs she said, "It's kinda hard sometimes, I'm not going to lie."

"For some privileged people, education and work is at their fingertips, but for people like me, the struggle is real and no one will ever understand what I go through just to get a paycheck," Jasmine said.

Having come from a poor background and witnessing her parents' lifelong struggle to support her and her four siblings, Jasmine went job hunting, and the only job with open doors and a decent paycheck was a strip club.

"There is a huge misconception of strip clubs. People think we're just prostitutes and not dancers, when that is not at all how it works," she said.

Of course, many men who go to strip clubs are usually looking for a good time, whatever that means.

Unfortunately, in circumstances like the ones inside a strip club, clubgoers feel the need to touch a woman in places she doesn't want to be touched. There are rules and consequences for the man who takes advantage of a dancer, but for that woman, her memory is forever scarred.

Men are not entitled to force themselves onto women, but in a business like this one, "no" sometimes has no effect on a desperate, horny man.

Even San Francisco's only employee-owned strip club, Lusty Lady, which closed its doors this month due to rising rent, is not a place Jasmine would want to work in.

"Good!" Jasmine said, happy to hear of another strip club closing its doors. "Hopefully there will be more of that coming this way. I'm ready for a new job."



ILLUSTRATION BY JASMINE MOCHIZUKI / VISUAL EDITOR

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HEALTH CARE

Continued from page 1

and Azniv Gevorkyan a graduate student studying public health. Ojeda and Gevorkyan say their mission is to reach out to students, their families and part-time staff, who may not be aware of Covered California and how to purchase health insurance through it.

"The ACA is very comprehensive and large and has a lot of regulations and policies," Ojeda said. "But we are trying to simplify it as much as we can to be able to give students the basic info they need to then seek help from the enrollment counselors. We're providing information as to what the ACA is about and how it affects students in their age demographic."

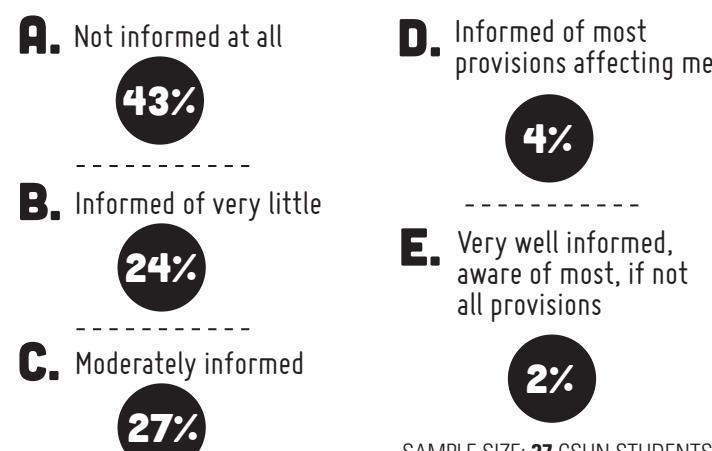
For example, children up to age 19 may no longer be refused or dropped by an insurance provider if they have a "pre-existing condition."

Young adults may stay on their parent's insurance plan up to the age of 26, instead of being covered only until age 18 or 21. Many young adults in California with lower family incomes may now qualify for Medi-Cal, government subsidized health insurance, as long as their family income does not exceed 250 percent of the federal poverty line (\$58,875 for a family of four in 2013).

Preventive care is provided for no out-of-pocket cost. Most women's preventive care, such as mammograms and cervical cancer screenings, will be provided with little to no cost-sharing. Lifetime caps on coverage by insurers have been abolished.

Dr. Rainisch said though the

HOW INFORMED WOULD YOU SAY YOU ARE ABOUT THE PROVISIONS OF THE PATIENT PROTECTION AND AFFORDABLE CARE ACT OR "OBAMACARE" AND HOW IT AFFECTS YOU?



SAMPLE SIZE: 37 CSUN STUDENTS
INTERVIEW BY DAILY SUNDIAL STAFF

CSU Health Insurance Education project is present on all CSU campuses, the original health science scholars (grant writers) were originally targeting southern California, as the CSU campuses in the area reflect the diversity in socio-economic status of the larger population.

"The majority of our students are eligible get into these exchange programs or the Medi-Cal system," said Rainisch. "Many students don't know they can sign up right now. Those that aren't qualified, they can qualify for different levels of the exchanges."

Ojeda and Gevorkyan are collaborating with faculty, different departments at the university and the student health center. Other strategies to educate CSUN students include making classroom

visits and answering any questions students might have about healthcare, using social media to promote their campaign and setting up booths on campus.

"We have a largely commuter campus," Ojeda said. "We're having to work at various hours during the day and partner with clubs and organizations that already have their own events going to reach a wider population of our students."

Though they aim to inform students about the new healthcare exchange, Ojeda and Gevorkyan will not actually assist students in signing up for their health plans. Instead, their goal is to inform students and direct them to the Covered California website, where students can choose from health plans they qualify for.

Students can go to the Covered

California website and shop for insurance using their "calculator" web page. Options will vary based on a student's age, household income, number of family members and age of each adult. Coverage rates vary also based on postal code, due to differences in the cost of living in various geographical locations.

There are generally four different levels of insurance that consumers can buy; Bronze, Silver, Gold and Platinum. Bronze and Silver plans charge lower monthly premiums, but higher deductibles or co-pays, while Gold and Platinum plans charge higher premiums, but require less in cost-sharing. The last category of insurance is a bare-bones coverage plan called "Catastrophic" and is offered to consumers under the age of 30, mostly for catastrophic events like car accidents. Ojeda and Gevorkyan do not encourage students to get that plan because the co-pay for a hospital stay or surgery can end up to be very expensive.

All insurance providers in the health insurance exchange must offer 10 "essential benefits" in compliance with the ACA. These benefits are: ambulatory patient services; emergency services; hospitalization; maternity and newborn care; mental health and substance use disorder services; including behavioral health treatment; prescription drugs; rehabilitative and habilitative services and devices; laboratory services; preventive and wellness services and chronic disease management; and pediatric services, including oral and vision care.

While students pay semester fees to access services through the Klotz Health Center, this does not

qualify for insurance under the ACA, as it does not provide the 10 essential benefits. The CSU does provide optional health insurance that does qualify under the ACA and will fulfill the individual mandate starting 2014. The insurance is accessible through the CSU Healthlink website and is brokered by Wells Fargo – care is provided by Anthem Blue Cross. Separate plans are available for international and domestic students.

While student health insurance may have had higher enrollment in the past, Dr. Rainisch said that her colleagues believe that such plans will decline, especially when the health exchange opens.

According to Lisa Hannon, Vice President of Student Insurance Division at Wells Fargo, it is indeed true that the cost of CSU health care premiums have been rising and enrollment falling.

"The cost of the coverage (premium) has risen each year because the insurance company (Anthem Blue Cross) is paying more in claims (doctors' bills) than they are collecting in premium," said Hannon. "The enrollment has declined because the prices have risen."

Hannon said that Wells Fargo is not looking to persuade students to enroll into student health care.

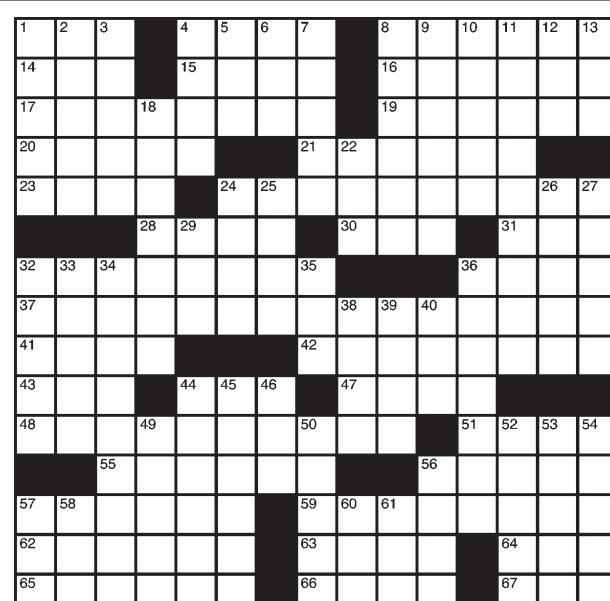
"We believe that smart consumers will enroll in the plan that best suits their needs for the best value," said Hannon. "Some will find that balance within the exchanges and others in the private market. It is anticipated that insurance carriers will price their plans competitively with exchanges and if plans cannot be competitive they will likely no longer be offered at some point."

Los Angeles Times Daily Crossword Puzzle

Edited by Rich Norris and Joyce Lewis

ACROSS

- 1 Terrible grade
- 4 Don of radio
- 8 Got smart with
- 14 Not feel well
- 15 "Brave New World" drug
- 16 Developed a liking for
- 17 "American Idiot" punk band
- 19 James of "Gunsmoke"
- 20 Most insignificant
- 21 Hopefully helpful track info
- 23 Once, formerly
- 24 Performer who is heard but not seen
- 28 Thames school
- 30 QB's successes
- 31 "... were you ..."
- 32 Meat-and-potatoes bowelful
- 36 Mil. school
- 37 1996 Hillary Clinton best-seller, and what might be said about the start of 17-, 24-, 48- or 59-Across
- 41 "High Hopes" lyricist Sammy
- 42 One printing defamatory text, in England
- 43 Prefix with gram
- 44 Bars to scan, briefly
- 47 Boy of la casa
- 48 Table scraps, to the dog
- 51 Zero-calorie protest
- 55 War hero played by George C. Scott
- 56 Sitcom sergeant
- 57 Like citrus juices
- 59 Boob tube
- 62 TV's "... & Greg"
- 63 Remove from power
- 64 Sch. in the smallest state
- 65 Patronize, as a restaurant
- 66 Source of some psychiatry grants: Abbr.
- 67 Whitney or Washington: Abbr.



By Steve Blais

9/17/13

Monday's Puzzle Solved

(c)2013 Tribune Content Agency, LLC 9/17/13

- | | |
|---------------------------------|--------------------------|
| 36 The whole thing | 52 Wedding memento |
| 38 Ristorante carafe contents | 53 Hybrid tennis garment |
| 39 Footnoter's "ditto," briefly | 54 Wasp venom, for one |
| 40 Deighton of spy-fi | 56 "The other one, too" |
| 42 Final syllable | 57 Throw in |
| 43 Scratcher on a post | 58 Cubs' home: Abbr. |
| 44 Corp. money manager | 60 MADD concern |
| 45 Father of la casa | 61 Doctrinal word ending |
| 46 Mart opening | 50 Hamburger topper |

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SEPTEMBER 17, 2013

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MEN'S SOCCER

CSUN stuns No. 9 New Mexico

The Matadors remain undefeated after sweeping the TLC Plumbing, Heating and Cooling Invitational in Albuquerque

DARKO DEBOGOVIC

DAILY SUNDIAL

THE MATADORS (6-0-0) defeated the University of Central Arkansas (3-2-0) 4-1 and stunned the ninth-ranked University of New Mexico (3-1-1) 3-2, as they captured the 2013 TLC Plumbing, Heating & Cooling Lobo Invitational, extending their winning streak to six.

In the opening match against Central Arkansas, a late second half rally helped CSUN secure the win.

The Matadors controlled the pace early on, stretching the Bears defense with well placed passes.

Junior forward Sagi Lev-Ari broke through in the 16th minute, tallying his fifth goal in five matches.

After freshman midfielder Juan Samayoa's shot was deflected by the Bears defense, the ball bounced to Lev-Ari who buried the rebound past goalkeeper Taran Meyer.

CSUN ended the half out-shooting Central Arkansas 6-3.

The Bears bounced back in the second, leveling the score 1-1 in the 49th minute.

Taylor Hart received a touch pass from Jaden Hoth at the top of the box and drove past the Matadors defense, beating sophomore goalkeeper Adam Hobbs from close range.

Seventeen minutes later, Lev-Ari responded with his



FILE PHOTO / DAILY SUNDIAL

Northridge stunned No. 9 New Mexico over the weekend at the TLC Plumbing, Heating & Cooling Lobo Invitational in Albuquerque. The Matadors remain undefeated at 6-0.

second goal of the game. Junior defender Mynor Giron one-touched the ball to a wide open Lev-Ari who overpowered the Bears goalkeeper with a thundering shot.

In the 80th minute, Central Arkansas was whistled for a handball in the box, leading to a Northridge penalty kick. Senior midfielder Chris Smith converted, recording his second goal of the year.

Four minutes later, junior forward Edwin Rivas put the game out of reach thanks to a cross by junior midfielder Yarden Azulay.

CSUN's stifling defense held Central Arkansas to one shot on goal, while their offense bombarded the Bears with 11.

The championship game proved to be the Matadors' toughest test yet as they were

heavily outshot (4-11) in the first half by the University of New Mexico Lobos.

Despite the barrage of shots, it was the Matadors who opened up the scoring in the 28th minute of play.

After Lev-Ari's initial shot was blocked by the Lobos defense, senior forward David Turcios cleaned up the rebound, sending the ball into the gaping net.

UNM's offense tested Hobbs three times in the half but each time the Matadors' goalkeeper came away with a save.

With 10 minutes left in the first, senior forward Brian Behrad stole the ball at midfield, drove his way inside the box and gave the Matadors a 2-0 lead.

UNM's persistence finally paid off in the second half.

The Lobos were awarded a penalty kick in the 65th minute, following a Northridge foul inside the box.

Although Hobbs guessed correctly, Michael Calderon's shot curled just past his fingertips into the left corner.

The Matadors relied on their counter-attack to regain the two goal lead in the 71st minute. Following a Northridge clear, Turcios crossed the ball into the box and Lev-Ari tapped it in from the right post.

Despite being down two goals the Lobos kept pressing and were rewarded in the last minute with a rebound put-back by Niko Hansen.

Hobbs sealed the game for CSUN catching a cross with 20 seconds remaining.

For their efforts throughout the Lobo Invitational, sophomore midfielder Trevor Morley was named the defensive MVP and Lev-Ari was named the offensive MVP.

Coming into the match, UNM had allowed three goals on the year.

This is the first time the Matadors have won in Albuquerque in eight tries, and the 6-0 start marks their best since the 1987 season.

"Sometimes a win isn't pretty but with everything going against us in terms of the atmosphere and elevation, I am proud of our players for coming together and beating one of the top programs in the nation," said head coach Terry Davila in an interview with gomatadors.com.

COLUMN

Is Financial Fair Play a joke?

Regulation to control big spending by soccer club owners is failing horribly

NATHALIA H. NIELSEN
CONTRIBUTOR

\$134 MILLION. That is the amount of money spent this summer by Real Madrid to acquire the services of Welsh soccer star, Gareth Bale. Record-breaking? Absolutely. Fair play? Not by a long shot.

The UEFA Financial Fair Play Regulations, which forced teams to spend only as much as they earned, were put into play on September 2009 in order to "introduce more discipline and rationality in club football finances."

In the four years that have passed, the concept seems to have disappeared as quickly as Fernando Torres' career. What was supposed to be a lifesaver in a period where more and more clubs went bankrupt because of the disastrous economy, has turned out to be a laughing stock. Even UEFA president, Sepp Blatter, who was firmly behind the concept, seems to have given up.

"If a price of a player is high or not high, I think this is the market and we cannot intervene in this market," Blatter said.

Back in 2009, it was also a high price transfer that raised initial concerns and again it was an English club cashing in. Cristiano Ronaldo left Manchester United to join Real Madrid for \$126 million. Ronaldo's transfer was, up until this summer, the world's most expensive, but now the throne has been taken by Bale.

If we leave Bale be for a minute and focus on the overall state of the European leagues, it is a similarly staggering amount of money being spent this summer. \$2.3 billion. Take a moment to let it sink in. \$2.3 billion. This is happening in a time where a country like Spain has an unemployment rate of 55 percent for young people and a debt of \$34.72 billion. With Real Madrid's spending capacity it appears that the club does not reflect the state of the country.

Obviously, there are concerns that need to be addressed but the question is, by whom? The clubs show no sign of slowing down and when soccer's govern-

ing body refuses to strike down harder, it seems that we must simply wait for the market to crash and burn. As a soccer fan, that would no doubt be heart-wrenching.

The heart of the problem goes beyond just soccer and is the result of modern sports mentality: wages. Star players require star pay and in the 2011-12 season, Premier League clubs paid \$2.6 billion on wages. This year, the players are not demanding any less and wages are expected to grow to \$3.4 billion. Bale's pay will be around \$474,000 – a week, that is.

As a student, I cannot even begin to fathom how much money that really is. However, what I do know is that if players followed the advice given by Manchester United Manager David Moyes back in 2012 and took a 20 percent pay cut, finances could go back on track and ticket prices would be cut to the benefit of fans. The year is now 2013 and with Moyes' promotion to one of the powerhouses of European soccer, another voice of reason has unfortunately been drowned out.



COURTESY OF MCT

Real Madrid forward Cristiano Ronaldo was the most expensive player in the world up until this summer. That title now belongs to newly acquired Real Madrid midfielder Gareth Bale.