

End Of History? Not Quite.

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By Mithun Bhattacharya

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A visitor to Moscow would be immediately struck by the fact that an otherwise dull Kremlin now seduces one to break the sound barrier in a mike, rediscover one self on a Compaq or simply feel Warner in a Pringles. If this is not enough then there is always Chairman Mao in Tiananmen Square calling upon workers and peasants to not only carry forward the revolution but also gulp down a Sprite, while they are at it. Numerous more examples abound from the Adriatic, so what does it all signify? Is it truly the end of History? Do we now see a time when a matter of ideology is drinking a Coke or a Pepsi? Closer introspection would reveal that it is not quite so.

Let us begin by noting that the world has not got rid of or minimized the areas of conflict. From the more recent Israeli- Palestinian clashes, to the problems in Chechnya, Kashmir, Sri Lanka, parts of Africa etc. The war on Terror has brought Afghanistan and Iraq into global focus. Tensions persist on one form or another and have the potential to assume more enormous dimensions at any time. Closely related to this point is the fact that there are vast areas of the globe that were, in a sense left behind in time: parts of the middle-east, chunks of Africa and Latin America and especially Afghanistan are regions where modernity as we know it has failed to penetrate let alone reach a critical mess to iron out medieval tensions and propel the inhabitants towards growth and self realization. Such geographical pockets are breeding grounds of what may seem outdated, yet in fact extremely potent ideologies and movements. These regions are not merely trouble spots of the world meant to be fumigated at will by the forces of modernity in their multi-billion dollar corporate avatars but are in fact pointers towards more serious matters. Namely how does one reconcile the difference between the majority of the human population that is battered by pressures of war, disease, hunger, natural calamities, apathetic rulers, poverty and ignorance everyday, and those who suggest that the panacea of all evils is to watch more movies, guzzle more beers drink more colas, and Just Do It?

Tied to the above factors is the fact that all over the world maybe in the countries themselves, the so-called engines of globalization seem to be acquiring local hues and colours as they clank. Be it the fact that fast food giants serving local cuisines, global television channels beaming programmes in

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regional languages or giant corporations trying to be more uniform global system, driven by the forces of profit and loss seems to be weakening.

If Bill Gates came to Hyderabad to sell his Windows XP, an Indian has moved to Redmond to design it for him. As a result America is browning and in a decade from now, the white man would be a minority on his island. Immigrants are no longer poor Italians, Irish and Jews sailing to their land of opportunity in claustrophobic ships but are in fact an important constituent of the demographic profile of every western country. Over the years these Patils and Changs have emerged as significant pressure groups in the government of their new homeland, and it is only with a passage of time that we will realize the full impact of these movements of migrants on the history of mankind.

Equally significant has been the revolution in the fields of science and technology. We are today witness to a rapid advancement in communication, especially information technology and networking. The world is increasingly shrinking to become one global village. One development in one part of the

world soon affects the life of people in other parts of the world. Say for instance, oil production. If Saudi Arabia or any of the major OPEC nations decide to cut production, even if it is a marginal cut, oil prices shoot up and political climate can change. A country's might and political clout now depends not just on sheer military power but also on the scientific potential. The case of India is ample proof of this and how different countries are analyzing its strategic importance in the 21st century. But here too there is a need to wait and watch as to how these developments affect history and its march forward.

Lastly, the world is seeing new ideologies and movements which cannot be simple bracketed as 'right' or 'left', 'privatization' or 'nationalization' and so on and so forth. Whether it is farmers in France preventing the development of genetically modified seeds, truckers in Britain blocking highways to protest against high fuel prices, Germans screaming 'In der Stadt Kender', Indians debating the merits of secularism or Americans calling for a ban on abortions and greater acceptance of gay rights, it all shows that each day new issues will present themselves before people and governments. These issues will remain just as pressing and significant even if they will not essentially involve tanks breaching iron fences or iron curtains.

To conclude briefly, all over the world, it seems newer forces are emerging and are yet to make their full impact. Therefore, far from it beginning the 'End of History', we have just managed to plough through the first few chapters and many more await us.

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Credit For Young People: Establishing A Credit History

By Joshua Wills

If you're like me, a teenager or young adult, just getting started in the big wide world, getting credit can be tough. Most creditors want to see a solid credit history before they give you a loan. They seem to be as clueless as I am as to how to get a credit history. After all, how do you get a credit history when you have to have one to get credit? Duh!

As frustrating as it can be for a young person, there are a few ways to get some credit history, to at least give you a little something to show the bank.

Co-signer The easiest way to get started with credit is to get a parent, grandparent, etc. to co-sign a loan for you, usually a car loan. However, for some of us, that is not an option for one reason or another. Another option you can consider is a co-signed credit card. Just be sure that you pay your bills on time, or you'll just get yourself a bad credit history and be in worse shape than when you started!

Secured Credit Card You can also get a secured credit card. You would make a deposit of perhaps \$500 to the issuing bank. They would then issue you a credit card with a \$500 limit. That protects them, and will give you a credit history. A word of warning - the leading bank that issues secured credit cards has a very bad record with the Better Business Bureau, so check out the bank first!

Secured Loan You can also get a small secured loan. You deposit \$1,000 with the bank as collateral, and they loan you \$1,000. This is really pointless, except it does give you a credit history.

Lastly, once you get some credit history, keep in mind that you may be able to get a fuel card or department store card before you can get a credit card. Check and see if the fuel / dept store card will report to the credit agencies and help improve your credit history.

One final tip - if you're buying a car and need a car loan, a good salesman will help you get a loan. That's actually how I got mine - along with a large down payment and a co-signature.

For more great resources on credit and financing, visit the Money Forum:

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