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Trenton ekes out Consumer Bowl win

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HAMILTON -- Trenton Central High School's Consumer Bowl team edged out Steinert High School's team by 5 points yesterday, winning the right to represent Mercer County in the regional competition next month.

Trenton advanced to the runoff competition after defeating teams from Robbinsville, West Windsor-Plainsboro High School North and Lawrence. Steinert rose to the runoff by outscoring Hightstown, West Windsor-Plainsboro High School-South and Ewing in this annual competition to see who knows the most about protecting themselves from fraud.

The room was filled with tension toward the end of Round One when moderator Faith Clement asked the students to name two methods of identity theft. When she's not playing quizmaster, Clement is an investigator for the state Division of Consumer Affairs.

Ying Chen of Trenton hit her buzzer. She secured the chance to answer, but stammered on her answer.

"Dumpster diving," she said, naming a term for stealing credit card numbers out of the trash for unauthorized use.

Chen's eyes widened as she searched her memory for a second correct answer, while Clement reminded her of the time limit.

"Credit card skimming," Chen said, giving the term for dishonestly using an electronic device to pull information from the magnetic strip of a credit card.

The panel of judges conferred and awarded Trenton the point, causing a sigh of relief followed by a big smile from Chen and her teammates Kathleen Garcia, Gabriela Vanegas and team captain Yojana Tajiboy.

They appeared surprised when the scorekeeper announced they were in first place.

"Whoa!" the Trenton teammates said, their expressions changing from astonishment to elation.

Chen said she likes the practical nature of Consumer Bowl because her family owns a restaurant, Wing Hee Kitchen, in West Trenton. She said she wants to learn as much business law as she can to help with the restaurant.

During the lunch break, Steinert's team captain, Steve Quinn, said he plans to study business next year at Mercer County Community College, and intends to pursue bachelor's and master's degrees.

Quinn said he was very nervous as he struggled to list during the competition the information that must be in a prospectus for a stock offering.

"I basically said it's a piece of paper," he recalled jokingly. But despite the time pressure, he regained his composure and explained that a prospectus is a legal document telling potential investors how much stock is being offered and what kind of company is offering it. The judges conferred, and gave Steinert the point.

Many students said Consumer Bowl was an eye-opening experience.

Courtney Ruhf, an alternate on the Ewing team, said she hopes to avoid using credit cards because of what she has learned.

"I didn't realize there were that many scams out there," she said.