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The Current

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UMSL'S INDEPENDENT STUDENT NEWS



JUBILEE YEAR IN REVIEW

A Recap of UMSL's 50th Anniversary

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THE CURRENT ONLINE

Sasha & Nathan IN: SOME KIND OF HOLIDAY GREETING



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This week:

- More comics, including the latest installment of “Tomervision”
- A Preview of the Touhill Holiday Season

Jubilee Flashback by Albert Nall

The Current has been a part of the University of Missouri—St. Louis since 1966. In honor of the campus’ 50th anniversary, we have spent the last year reprinting articles from years past. With the end of the UMSL’s Jubilee celebration, The Current would like to present a final retrospect of the events that have resulted in the former Bellerive Country Club being purchased by the Normandy School District and eventually becoming an individual campus of the University of Missouri system. We would like to thank Linda Belford, Senior Manuscript Specialist, University Archives, for digitizing the archives that the Jubilee Flashback has utilized. We would also like to thank the university community for commemorating this special anniversary with The Current.

On November 23, 1960, the first edition of the Tiger Cub was published as the student newspaper of the University of Missouri-Normandy Residence Center. The first newspaper staff had to share an office and equipment with the Normandy High School Courier due to the great expense they would have incurred by purchasing a separate press (not to mention printing costs). With a ceremony on September 15, 1960, the new Normandy Residence Center was opened and classes began the following day at 8:30 a.m. A total of 205 students enrolled in the Normandy Residence Center, of which 91 were from the Normandy School District.

READ THE COMPLETE ARTICLE AT
THECURRENT-ONLINE.COM



THE UNDERCURRENT By Siyun Zhang

HOW DO YOU PREPARE FOR FINALS WEEK?



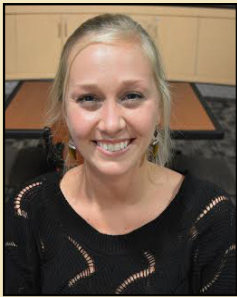
JASON FLOWER
Accounting, Freshman

“I read the chapters and I try to go to study groups with other students.”



JING LIANG
Communication, Graduate

“I just have one final exam, and the other one is the paper, so I don’t have too much left in the final week.”



MARY REISS
Communication, Graduate

“I don’t have any finals. I’m preparing for my paper.”

MON 55 ^{HI} 37 ^{LOW}	TUE 59 ^{HI} 46 ^{LOW}	WED 49 ^{HI} 29 ^{LOW}	THU 35 ^{HI} 21 ^{LOW}	FRI 27 ^{HI} 13 ^{LOW}	SAT 28 ^{HI} 14 ^{LOW}	SUN 26 ^{HI} 18 ^{LOW}
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Groundbreaking ceremony held for new rec center

SIMONNE KIMBLE
STAFF WRITER

The groundbreaking ceremony for the new campus Recreation and Wellness Center took place on November 21, 2013, at 12:30 p.m. The ceremony was moved indoors into the Nosh, located in the Millennium Student Center, due to inclement weather.

A project that began in the spring of 2012 by two self-motivated student government leaders, Jericah Selby, BS criminology and criminal justice 2012, and Steven Brockman, BS business administration 2013, has turned into a huge success. The two launched a three-day student referendum that initiated the approval of construction and funding for the \$36 million center.

“[This was] a phenomenal opportunity to be a part of,” Selby said. She states that the new center will be an additional wellness facility for the students and will increase student involvement.

At the end of the ceremony, the 14 dignitaries, including Tim Wolfe, President, University of Missouri System; Wayne Goode, President, UM System Board of Curators; Louie, UMSL’s mascot,

and others, posed proudly for photos, each with shovels and bright red helmets.

In order to fund the center, students will pay an additional \$19.25 per credit hour at a maximum of 12 credits per semester. In the future, fundraising may become an option, due to the increase of cost per credit hour. Fundraisers could lower the fee or even add more projects for the center.

“[The center will] relieve pressure of the Mark Twain building,” University of Missouri-St. Louis Chancellor Tom George said.

The 94,000 square-foot facility will be built onto the space of parking lots C and D, located south of the Millennium Student Center, which will cause the loss of a number of student parking spaces. However, George states that there will be enough spots, though students may have to walk farther than usual. There has not been a set date announced for the closing of the affected parking lots.

Cannon Design, a firm that specializes in health-care,



Curtis Coonrod, Gustavo Perez, Bennett Felton, Louie, Daniel Armistead, Jericah Selby, and Chancellor Tom George posed for photos during the ceremony.

corporate-commercial facilities, and education, has been chosen as the architect for the center.

The building will include a three-court gymnasium, fitness and recreation pool, three-lane running track, a wellness center, four group fitness rooms, strength and cardio training rooms, and other amenities.

Miriam Roccia, assistant dean of students, is excited about the opening of the center.

“It excites me [that this center] will be the hub of campus life,” Roccia said. Roccia believes that it will increase campus engagement,

along with being a much-needed investment for students.

Starting on December 3, in the North Campus parking garages, an informational event will be held in order to educate the campus about the closing of parking lots C and D due to the construction that will take place. From 9 a.m. to 11 a.m., MSC North, MSC South, and West Drive parking garages will have people handing out refreshments and great giveaways as well.

With the start of construction will come a new program for students around campus called,

“Hash-Tag Serious Rockstar.” On social networks including Instagram and Facebook, students will have the opportunity to send hash tags and the winners will receive a “rockstar parking” spot for a week. This program will last for the two years of construction. On December 3, from 11 a.m. to 2 p.m. in the Nosh, there will be additional giveaways that will provide information on “Hash-Tag Serious Rockstar.”

For more information on the new Recreation and Wellness Center, visit www.checktherec.umsel.edu.

St. Louis Federal Reserve Bank hosts student debt forum

PAUL PEANICK
STAFF WRITER

On November 18, 2013, the St. Louis Federal Reserve Bank’s Center for Household Financial Stability hosted “Generation Debt: The Promise, Perils and Future of Student Loans,” an event exploring the causes and implications of student debt.

Representatives of private industry, bank officials, economists, and academics attended the event. There they grappled with some of the issues surrounding the growing student loan debt and its implications for the American economy.

According to Charles Gascony and Bryan North, economists at the Federal Reserve, student loan debt now exceeds both credit card debt (670 billion) and auto debt (810 billion). Federal student loan debt amounts to about \$3,185 dollars per capita.

“More students are entering college, and more of them are having to take out debts. For many, without student loans, or even credit cards, there would be no college education,” said Rohit Chopra, the keynote speaker for the event and student Ombudsman in the newly minted Consumer Financial Protection Bureau.

A panel entitled “What We Know About Student Loans in the Eighth District and Nationwide,” explored the scope of the student debt issue. It consisted of senior economists at the Fed and Caroline Ratcliffe, a fellow of the Urban Institute.

Cost is a key barrier to access. The cost of attending a four-year public university has nearly tripled since 1983. From 2000 to 2011, the number of Stafford loan borrowers almost doubled and the average amount borrowed has increased by 55%. Average student loan debt now stands at over \$26,500, though many students with less in loans were straddled with far more. The total outstanding student loan debt exceeds 1 trillion dollars. At the same time, financial regulations have eased and the amount of credit card debt and private loans have also increased.

Economists attending the conference agreed that this debt will have spillover effects that may harm the national economy. William Emmons, a Senior Economic Advisor at the Center for Household Financial Stability, argued that if students are too burdened with debt, they will have

a hard time taking out mortgages or starting families. Their level of consumption will be lower as well and will likely remain that way for many years to come. The net effect of this will drag down the United States economy.

The increasing student loan disbursements over the last several years, however, do not correlate with increased graduation rates. It does, however, correlate with increasing levels of default. Those most at risk are students whom do not successfully complete college or have dropped out with the intention of returning.

Minorities and low-income families are most at risk of defaulting on their loans. These demographics are much more likely to be dependent on student loan debt to finance college than white families, which have on average six times the wealth of minority families. Large loans may have a more negative impact on college graduation rates amongst racial minorities. The panelists stated that debts above \$10,000 dollars among the bottom 75% of income distribution decrease completion rates.

One solution to the growing

debt may be Children’s Savings Accounts (CSA). William Elliot III, an associate professor at the School of Social Welfare at the University of Kansas, is a leading advocate of these CSAs. Sitting in a special roundtable discussion at the conference, entitled “The Future of Student Loans and Financing Higher Education,” he laid out his ideas for solving the dilemma.

A leading researcher in the field of children’s savings and college matriculation, Elliot’s research shows strong correlations between children’s savings and college success. While debt breeds dependence, CSA programs such as American Dream Accounts Act recently introduced in colleges, may help one day free Americans of so much student debt.

CSA programs typically are automatically opened at birth. The government makes an initial deposit, and then matching contributions are provided to the savings of parents. By matching funds, government can provide incentives for families to save. These savings are empowering in a way that student loan debt will never be. Combined with grants and scholarships, they can be a

real solution for many to attend and complete college. More information about these programs can be found at save2limitdebt.com.

Income-based repayment programs are another solution. These programs are designed to limit student debt payments to make them more manageable. The amount of payment may increase or decrease based on changes in family size and income on a yearly basis. In 2010, President Obama signed into law an income-based repayment plan that lowered the cap on payments to 10% of annual income.

Officials like Vicki Jacobson, Director of the Center for Financial Counseling at the University of Missouri—St. Louis and Marilyn Landrum of the Missouri Department of Education, a default prevention specialist, argued that students need to be informed at the front end of college as to what their return on investment will be for a particular major.

Read the complete article at thecurrent-online.com!

JUBILEE YEAR IN REVIEW

From the official Jubilee Kick-Off Party on February 1 to the last Jubilee concert, scheduled for December 8, the University of Missouri-St. Louis has been celebrating its 50th anniversary in style in 2013. Here is a recap of some of the year's biggest Jubilee events.

CELEBRATION BEGINS WITH JUBILEE KICK-OFF GALA



LEON DEVANCE/THE CURRENT

The University of Missouri-St. Louis began its year-long 50th anniversary celebration with the Jubilee Kick-Off gala, held on February 1 at the Blanche M. Touhill Performing Arts Center. Frank Cusumano, UMSL alumnus and sports anchor at KSDK, served as master of ceremonies, as attendees were treated to a look back through UMSL's history with a program that honored key figures in the founding of the university. Chancellor Tom George, Timothy Wolfe, president of the University of Missouri System, George Paz, chairman and CEO of Express Scripts, and Wayne Goode, chair of the University of Missouri Board of Curators, were among the many notable speakers.

Following the program was a reception that featured the music of the Fabulous Motown Revue and a fireworks display. The upper tower of the Touhill was lit up for "UMSL Light Up The Night," an addition to the night's festivities sponsored by the UMSL Department of Theatre, Dance, and Media Studies.

'UMSL AT 50' HONORS AFRICAN AMERICAN CONTRIBUTION



SARAH MYERS/THE CURRENT

"UMSL at 50: The African American Contributions" was held on November 7 in the E. Desmond and Mary Ann Lee Theatre of the Blanche M. Touhill Performing Arts Center. Sponsored by the Office of Equal Opportunity and Diversity, the African American Alumni Chapter, the Associated Black Collegians, and the Black Faculty and Staff Association, "UMSL at 50" honored African American faculty, staff, students, alumni, and community leaders who have contributed to UMSL's rich history.

The program included an awards ceremony, performances by the ABC Steppers and Brian Owens and Trio, and a short presentation titled "The Spirit to Rebuild," which portrayed the African American struggle at UMSL in its early years.

QUILT COMMEMORATES 50 YEARS OF SERVICE



CATE MARQUIS/THE CURRENT

The Jubilee Quilt, a community quilt handmade by UMSL alum Rachel Houston, was unveiled on September 12 in the Nosh. The quilt commemorates the 50 years of service and community and academic presence that UMSL has held in the region since its founding in 1963. The quilt was created with the idea of gathering personal memorabilia from the last 50 years. Everyone from students, faculty, alumni, and staff were invited to participate in the process by donating memorabilia to be used in making the face of the quilt.

FOUNDERS' DINNER CELEBRATES ANNIVERSARY



JENNY LIN/THE CURRENT

Students and alumni celebrated the Jubilee in style at the 22nd annual Founders Dinner. The celebration was held on September 19 at the Ritz Carlton in St. Louis. Thousands of well-dressed guests attended the sold-out event, which celebrated UMSL's 50th anniversary birthday party. The conference hall was decorated from floor to ceiling with gold and red balloons. At the center of the main foyer stood a massive birthday present tower, surrounded by red tote bags bearing the UMSL insignia.

A formal four-course dinner was accompanied by a program that recognized the outstanding leadership and notable charitable acts of UMSL students, alumni, faculty and donors. The event concluded with the Distinguished Alumni Award, awarded to six notable alumni on behalf of the UMSL Alumni Association.

A highlight of the night, Chancellor Tom George was also recognized for his ten years of service as chancellor.

FORMER CHANCELLOR BLANCHE M. TOUHILL PUBLISHES BOOK



HEATHER WELBORN/THE CURRENT

Blanche Touhill, PhD, former chancellor of University of Missouri-St. Louis, published a photographic history as a part of the UMSL Jubilee celebration. The book, titled "A Photographic History of the University of Missouri-St. Louis: The First Fifty Years," shows the history of UMSL using photos taken through the years. Touhill participated in a book signing at the Mercantile Library on the UMSL campus September 25. The book took nearly two years to complete, and incorporates black and white campus footage alongside written accounts of each chancellorship.

JUBILEE YEAR IN REVIEW

BARBARA HARBACH'S JUBILEE SYMPHONY DEBUTS



ADEELA LANGRIAL/THE CURRENT

Concerts celebrating the 50th anniversary abounded in 2013 but a highlight was the world premiere of a new symphony commissioned for the occasion. "Jubilee Symphony," composed by Barbara Harbach, professor of music, music history, music composition and harpsichord, and performed by the University Symphony Orchestra, debuted on October 9 at the Touhill Performing Arts Center. Its three movements celebrated aspects of UMSL and its history. The first movement, "Bellerive," honored the university's past and the campus' beginnings as the former Bellerive Country Club. The second movement, "Mirthday Fiesta," celebrated its present and international diversity with a homage to the annual spring carnival. The third movement, "Tritons Rising," looked to its future through its mascot, the Triton.

'UMSL IN GLASS' UNVEILED



LEON DEVANCE/THE CURRENT

The "UMSL in Glass" sculpture, located on the Millennium Student Center lawn, was unveiled on February 6. Preceding the unveiling, the Student Government Association partnered with Student Life and the Jubilee Committee to host a bonfire just outside the MSC, in an effort to help the university and its students celebrate the occasion. The Advertising Technique class of Kristy Tucciarone, PhD, associate teaching professor, advertising, and advising coordinator at UMSL, first came up with the idea of a commemorative statue. After meeting the approval of the Jubilee Committee, the glass wall was completed by Glass Blocks of St. Louis.

'FIRST, A DREAM' REFLECTS ON UMSL HISTORY



ADEELA LANGRIAL/THE CURRENT

One of the most highly anticipated projects celebrating UMSL's 50th anniversary was "First, A Dream: Reflections for a Golden Jubilee 1963 – 2013." The book was edited by Ron Gossen, chief marketing officer and senior associate vice chancellor of marketing and communications. The project included contributions from faculty and staff, as well as current and former students. Photos found in the publication range from classic shots found in the university archives to contemporary shots by campus photographer August Jennewein.

UMSL GOSPEL CHOIR'S SPRING CONCERT



SARAH MYERS/THE CURRENT

The UMSL Gospel Choir's "Spring Jubilee Concert" was held on May 2 in the Touhill E. Desmond and Mary Ann Lee Theater. The evening began with a performance by the Praise and Worship team, who gave the audience a taste of what was to come. The UMSL Gospel Choir performed twelve selections that evening, including "The Lord's Prayer," "This is the Day," and "Hosanna." The choir was led by director Monte Chambers and Tiffany Thompson, secretary of Gospel Choir, gave a brief history of the organization.

CARMINA BURANA AT THE TOUHILL



MARIANNA LEACH

One of the most lavish Jubilee performances was "Carmina Burana," performed by Nashville Ballet and presented by Dance St. Louis on February 22-24 at the Touhill PAC. MADCO, UMSL's dance troupe-in-residence, opened the program. "Carmina Burana" featured dancers in inventive and sometimes huge costumes performing on stage in front of a chorus of singers from UMSL University Orchestra and Singers, the Bach Society of St. Louis and the St. Louis Children's Choirs, who sang composer Carl Orff's stirring musical setting for medieval poems exploring the cycle of life, fate, loss, hypocrisy and love. Vocal soloists included soprano Stella Markou, associate professor of music and director of vocal studies.

JUBILEE CELEBRATION DRAWS TO A CLOSE ON DEC. 8



TOUHILL PAC

The last Jubilee event of the year will be the UMSL Jazz Ensemble's "Jazz for the Holidays" concert on December 8 at 3 p.m. in the at the Blanche M. Touhill Performing Arts Center's Anheuser-Busch Performance Hall. The concert is free and open to all. The UMSL Jazz Ensemble will perform under the direction of Jim Widner, as will Vocal Point conducted by Jim Henry, and the University Orchestra conducted by Robert Howard.

UMSL basketball rallies, volleyball season ends

JOHN "SAMMY" LUDEMAN
SPORTS EDITOR

The University of Missouri–St. Louis men's basketball team fell to the Upper Iowa Peacocks 75-81 on November 19 in Fayette, Iowa. The UMSL Tritons finished the first half leading the Peacocks 45-39, but Upper Iowa would not go away. With under nine minutes in gameplay and facing a 68-57 deficit, the Peacocks rallied back to secure the lead with 2:04 left on the clock, narrowly beating the Tritons. Darian Cartharn, senior, communications, led the Tritons with 16 points, 3 assists, and 2 steals. Michael Weber, senior, liberal studies, contributed with 13 points and one block.

UMSL women's volleyball lost to the Lewis Flyers 0-3 on November 22 in Romeoville, Illinois. Through set scores of 25-21, 25-18, 25-20, the Flyers cruised to victory in the GLVC quarterfinal, eliminating the Tritons from the tournament. Allie Ewing led the Tritons with 10 kills. Lindsay Meyer, sophomore, business, contributed 16 assists, and Emily Bragaw, junior, elementary education, led the team with 13 digs. For the Tritons, the elimination from the tournament ends their season with seniors Chelsea Burkle, senior, nursing, and Anna McNulty, senior, communications, playing their final games for UMSL. Burkle finishes her career at UMSL with 975 kills ranking eighth on the all-time list, as well as posting 2,876 career kill attempts placing her fifth all-time. McNulty finishes with 2,516 assists in her career ranking fifth on all-time leader list. McNulty also recorded 117 services aces during her career, placing her eighth all time.

UMSL women's basketball fell to the Trevecca Nazarene Trojans 67-71 on November 22 in Nashville, Tennessee. Trevecca Nazarene entered half-time

winning the game 37-32 and UMSL was never able to regain the lead. The Tritons struggled heavily with turnovers, committing 20. Jessica Zavoral, senior, business management, led the Tritons with 15 points. Alyssa Lyke, senior, biology, and Hazaria Washington, senior, communications, each contributed 10 points and one steal.

UMSL men's basketball defeated the Robert Morris Springfield Eagles 99-70 on November 23 in the Mark Twain Athletic & Fitness Center. The Tritons were on fire taking a 52-35 lead at the half and never looking back, shooting 55.2 percent from the field. Besides the strong shooting, six different Tritons scored in double digits was a major catalyst in the Tritons' victory. Femi John, senior, business administration, led all Tritons with 21 points, also recording 3 assists, a block and two steals. Michael Weber, senior, liberal studies, contributed 15 points, 4 assists, and two steals and Jordan Shanklin, junior, business administration, joined in with 14 points, 2 assists, and a steal.

UMSL women's basketball defeated the Grand Valley State Lakers 71-57 on November 23 in Nashville, Tennessee. Grand Valley State led the game 35-34 at the half on the heels of a 16-5 Laker run. However, the second half was all Tritons. UMSL started the second half with a 16-2 run. The Lakers responded with a 9-2 run of their own, but could not catch up to the Tritons' great play, shooting 43.6 percent from the field. Jessica Zavoral, senior, business management, led the Tritons with 19 points and 3 assists. Washington Hazaria, senior, communications, and Devonna Smith, senior, social work, contributed with 14 and 13 points, respectively.

UMSL BOOKSTORE

Official BOOK SELLBACK and RENTAL RETURN

December 4th - 5th

8 am - 6 pm

December 6th

8 am - 5 pm

December 9th - 12th

8 am - 6 pm

December 13th

8 am - 5 pm

December 16th - 17th

8 am - 6 pm

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and tell us your favorite
Ron Burgundy quote.

The Current

*This film has not yet been rated. Passes are available on a first-come, first-served basis. No purchase necessary. While supplies last. One admit-two pass per person.

AnchormanMovie.com • Facebook.com/AnchormanMovie

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POINT

COUNTERPOINT

SHOULD RETAILERS EXTEND THEIR HOURS DURING THE HOLIDAY SEASON?

POINT: Extended holiday hours benefit businesses, employees, and shoppers

The holidays are right around the corner, and that means great savings, holiday-themed music, family gatherings, and, of course, shopping. Due to the fact that the holiday season is upon us once again, retail hours for many businesses both large and small are being extended. I have been working in retail since I was 16 and still continue to do so to this very day so I'm used to working extended hours, but this year retail business have ran with a completely different program of how they are doing things.

In the retail industry, extended hours are beneficial for consumers because there are so many last minute shoppers who wait until the last minute to buy gifts and other things they may need for the holidays. Stores opening earlier and closing later is helpful for customers who may have an unpredictable schedule and can't get away to shop until late at night. Extended retail hours give those people the option to come in and grab whatever they need. This in turn proves to customers that their favorite businesses can be counted on to come through, which helps the store build up a

loyal base of satisfied customers.

Extended holiday hours are also great because shoppers can catch amazing sales. Companies like Target, Macy's, Nordstrom, and Best Buy know that days like Black Friday are huge money-making opportunities because customers will get up at the crack of dawn, if not earlier, to catch once-a-year amazing deals. By offering extreme discounts, consumers save money on all of the items on their shopping lists and businesses turn a bigger profit.

Extended hours are not only beneficial for last minute shoppers, but for workers as well. The more hours an employee works, the more money they can earn; some jobs even pay their employees time and a half around the holidays. Those extra funds can go toward helping employees provide for their families, during the time of year where extra income can be a blessing.

Businesses let you get more for your money during this time of year by extending their shopping hours and offering great deals that are too hard to pass up. Luckily for shoppers and workers, it is a win-win situation.

COUNTER: Extended hours hurt everyone

Last year, businesses may have opened after "dinner time" (around 7 or 8 p.m.); this year, many stores had the audacity to open on Thanksgiving morning and will undoubtedly do the same on Christmas day (and the days leading up to it). This sets a disturbing trend, wherein the spirit of the holiday season is lost in the mad dash by retailers to make as much money as possible, often at the expense of its employees.

The holiday season accounts for the few days out of the year that most people have to sit down for a nice meal and relax with their families. For many retail employees, that family time is getting cut short. Because businesses are fueled by greed and want to bring in as much money as possible, they are sacrificing their employee's family time. While it's understandable that making money is important to these businesses, the CEOs of these companies – the ones who are calling the shots on when employees have to work - fail to take into account the fact that their employees have families with whom they want to spend time.

STAFF EDITORIALS

Have no fear! The end of the semester is near!

ERICA ELLEBY

STAFF WRITER



It is almost time to wrap up yet another semester here at the University of Missouri- St. Louis. Here is some advice from one Triton to another to make sure you finish strong.

The first thing you should do is make sure you're staying on top of all your assignments. You have come too far to slack off now, so make sure you check and re-check your syllabus. Email and/or meet up with your professors to make sure everything is in order because you don't want any surprises come the end of the semester.

Final exams are around the corner, so I highly suggest you start to study early. Why cram last minute if you don't have to? If you've been given a review sheet for your final exam, complete a few questions on it each day to keep the material fresh in your brain. If you have questions, don't hesitate to reach out to a fellow classmate or your teacher.

When it comes to preparing for final exams, it's also a good idea to form a study group. Not only will it help with retaining information, it is also a great, productive way to spend time with friends.

I know that many students at UMSL work full-time jobs while going to school, so what I recommend to help avoid being bombarded with everything at once: pace yourself. Work on assignments a little each day and it way pay off for you in the long run. It's more beneficial to take frequent breaks than to just study without stopping. Try not to study for more than two hours at a time without a break, and you will retain more information.

Another thing that helps me stay focused for preparing for exams is making sure that I am somewhere where I can focus on studying with minimal distractions. The Thomas Jefferson library has extra-quiet study rooms on the fifth floor that you and/or you and your study group can rent out for up to two hours at a time.

It also helps to make sure you have a healthy snack with you while studying to nibble on during your breaks. This will help keep your brain full of the nutrients it needs to retain information. Eating properly does make a difference when it comes to studying. Eating junk food can make you sluggish, which in turn can lead to you not focusing like you should when trying to review the material.

Last but not least, relax! Don't let finals stress you out. You can do this.

I hope these tips help, and I wish everyone the best for the end of the semester.

Affordable items make the best holiday gifts

DANYEL POINDEXTER

STAFF WRITER



The shelves at many stores are making their way to being bare as Christmas comes upon us. Many people are probably either racking up their money or storing their gifts for their loved ones in layaway. However, for those who haven't bought a single gift yet, here's something that a lot of you might want to think about: cheap presents.

This year, cheap presents are probably the best possible way to go for holiday shopping. That doesn't mean find something for five dollars on the shelves, it simply means think thoroughly on what you buy and where. A good place to go looking for cheap prices is Amazon.com. Not only do they provide a "prime" membership where you can get free shipping, but because the holidays are upon us, they're placing sales on many of their items. That's a lot of money that can be saved, without all the hassle of other shoppers crowding your way.

Of course, you have other places to look at as well, like Walmart and Target. These are good places that actually provide genuine sales for shoppers during the holiday season. However, something you might also want to keep an eye on is the quality of the gift. There are many presents you can buy at a value price that are still high quality, but if your eye is set on something expensive, the best thing to think about is, 'Is it worth it?' If you buy something expensive, you might end up regretting it later and regret doesn't come with a refund.

It's pretty safe to say that in this day and age, the economy isn't on its best behavior. There are a lot of people looking for work and many others who just aren't able to earn as much as they used to. It's sad to think about, but it's also another spectacular reason why you should be targeting those cheap gifts. Another option is getting into some D.I.Y (Do It Yourself) presents that could cost you \$0 or looking around for deals on bundles of items. It will keep you and your wallet happy.

While expensive presents aren't horrible, if you're going to buy one, limit yourself to a certain amount so that your wallet won't be crying later on. You'll also have the added bonus of being able to take pride in the fact that you did a good job bundling items and/or paying decent prices for gifts.

And what about emergencies? Yes, there are more important things in life than presents to spend your money on, but most of us still use our money on presents out of the kindness of our hearts. When Christmas comes around, the majority of us will do it anyway. Isn't it better to get something that's affordable, so that later on you can have money left over for important matters?

What I'm trying to say is this: limit yourself through the art of cost-efficient gifts because it will benefit you and your wallet. At the same time, your loved ones will be satisfied with good gifts for the holidays. What's not to like?

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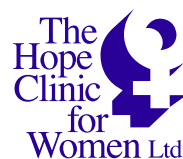
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