UMSL students stage protest

KARLYNE KILLEBREW
FEATURES EDITOR

"Hands Up, Don't Shoot," is one of the more popular cries associated with the Ferguson protests concerning the Brown-Wilson incident and it has made its way to the University of Missouri-St. Louis campus. On December 1, UMSL students congregated outside of the Thomas Jefferson Library on the front lawn at 11 a.m., to raise their voices against systemic injustices and unfair bias in the court system.

The planning of the protests was undoubtedly a group effort, as multiple messages spreading the word and availability of potential participants flooded the Facebook timelines and inboxes of those involved, as well as those of friends and allies. A fair amount of the heavy lifting took place on the social media site over the fall break shortly after the grand jury's decision not to indict former police officer Darren Wilson was released to the world. A key organizer of the protest, Krystal Johnson, sophomore, psychology, posted on her Facebook on the eve before the event, "Protest at UMSL tomorrow!!! 11 a.m. In the quad. Spread the word," followed by, "Excited about tomorrow. Proud of my UMSL community." [smile emoji].

Special permission is required in order to host any event on UMSL's campus. Originally designated for the Quad, the demonstration was officially relocated to the portion of the TJ Library lawn closest to the West Drive Parking garage. The area was marked off by large, thick tubes placed on the ground that resembled water hoses. No major preemptive measures seemed to be in place. However, the demonstration remained completely peaceful.

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Ferguson Forum continues at J.C. Penny Building

ALBERT NALL
STAFF WRITER

On December 3, representatives from various law enforcement related institutions both on and off of the University of Missouri-St. Louis campus gave a response to concerns expressed in the community about the police. The forum was a roundtable community reaction in the aftermath of the decision by a grand jury not to indict police officer Darren Wilson who killed Michael Brown. This was part two of the UMSL Campus Community Forums and took place in room 402 of the J.C. Penny Conference Center from 4:30 p.m. to 6 p.m.

Part one of the Community Forums took place on August 27 and August 28 in the aftermath of Officer Wilson killing Brown near Ferguson's Canfield Apartments on August 9. Both forums have been organized and sponsored by Deborah Burris, director of the Office of Equal Opportunity & Diversity (OED), and Bob Bliss, Dean of the Pierre Laclede Honors College. Both Burris and Bliss are co-chairs on the Chancellor's Cultural Diversity Council (CCDC) that organized the event in response to the Ferguson crisis. Former UMSL employee and Missouri Department of Public Safety, Daniel Isom, was scheduled to speak at the event, but could not attend. Captain Ron Johnson of the Missouri Highway Patrol took his place for the event.

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UMSL hosts the second part of the Ferguson Community Forum

INSIDE
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As the Holiday Season approaches, there are many events throughout the St. Louis metropolitan area that are fun for the whole family to attend. Below is a list of some of these events:

**The Polar Express Train Ride**
St. Louis Union Station is bringing the classic children's book "The Polar Express" to life this year. The event will feature a train ride to the North Pole, as well as a chance to visit Santa's Workshop. For more information and to purchase tickets visit www.stlpolarexpressride.com/.

**The Nutcracker presented by the St. Louis Ballet**
The St. Louis Ballet will be performing their rendition of the holiday classic, "The Nutcracker" at the Touhill Performing Arts Center on the campus of the University of Missouri-St. Louis December 18-23. For more information and to purchase tickets visit www.touhill.org/events

**U.S. Bank Wild Lights at the St. Louis Zoo**
The Saint Louis Zoo will be decked out in holiday lights for their annual "Wild Lights" event. The event, which started at the end of November, runs until the beginning of January. For more information and to purchase tickets visit www.stzoo.org/events/calendarevents/wildlights/

**Christmas at the Cathedral**
The majestic Cathedral Basilica of St. Louis will be hosting their decade-old annual Christmas at the Cathedral on December 13 and 14. The concert will showcase holiday favorites performed by the Archdiocesan Adult Choir, Children's Choir, and Handbell Choir. For more information and to purchase tickets visit www.cathedralconcerts.org/events-3-columns/

**Trans-Siberian Orchestra at the Scottrade Center**
The Trans-Siberian Orchestra will be performing live at the Scottrade Center on December 26. The band has two shows for the day – one at 3:30 p.m. and another at 8:00 p.m. To purchase tickets visit www.ticketmaster.com/TransSiberian-Orchestra-tickets/artist/780815

**Gardenland Express at the Missouri Botanical Gardens**
The Missouri Botanical Gardens will be hosting their annual Gardenland Express. It will feature G-scale trains traveling through a festive landscape. For more information and to purchase tickets visit www.missouribotanicalgarden.org/things-to-do/events/signature-events/gardenland-express.aspx
The Current

UMSL students stage campus protest

KARLYNE KILBRELL
FEATURES EDITOR

Continued from Page 1

Although no official organization recognized by the Office of Student Life or any other campus department was responsible for the creation of the event, many diverse groups were represented by the individuals in attendance. Dakota Dancy, senior, psychology, president of PRIZM, marched with the group, engaging in chants and holding hands. Tiara Burton, sophomore, biology, who is president of the UMSL chapter of the NAACP and a newly inducted member of Alpha Kappa Alpha Sorority, was also there to show her support. There were also some faculty members who participated in the circular March.

A few major news sources brought cameras to witness the event. Many students who chose not to engage in the demonstration stood by, taking photographs and videos with their smart phones while in passing. However, the idea of documentation did not deter the protesters for even a moment. They carried their signs with pride, denouncing everything from the depatriation of black life in America to the imbalance of power and prioritization of the police over individual citizens. Paul Poposky, junior, anthropologist, stated that he came specifically to protest, "against a particularly violent society. Against not only a society where police can kill black and brown people, immigrants, LGBTQ, really any marginalized or 'othered' persons in society at will, but I'm out here fighting against a society that gives a group of men guns and magic shirts and magic badges that make murder not murder, and make kidnapping artists, make extortion fine, I think that when you have a society that's policed in that way, it's sort of setting up society to be very violent, to react very violently."

When asked about his feelings concerning the personal risk he was undertaking by walking out in solidarity and refusing to participate in his normal daily duties as a student, Poposky stated, "I didn't use to feel like there was a lot of risk to this. But I think there's risk for all of us if we don't stand up right now."

Despite the risks being reprimanded by their organizations or indirectly punished for their actions, UMSL community members came forth to stand up for their beliefs. Johnson posted a picture to her timeline that day of the protest and proudly captioned, "I want to say thank you to everyone that came and showed support. It started off as me messaging one person and it branched out to about 40+ people. #UMSL. #RIP-MikeBrown."

ALBERT NALL
STAFF WRITER

Continued from Page 1

The forum began with a brief introduction by UMSL Chancellor Thomas George, followed by Burris. The room was crowded and questions and answers from the police department representatives extended past the allotted time for the session. Moderator Jerimee Alberty, Director of Mental Health First Aid Program, was named on the program collected by Lisa Busalacchi, graduate, psychology, from the audience. The audience covered a wide variety of discussion topics.

David Klinger, professor of criminology and criminal justice, spoke about the public perception that what happened to Michael Brown was emblematic of all police attitudes toward racial minorities. "A huge problem from the top level down is explaining why we have arrested your son, explaining it to the public and picking out people in the crowd who may have witnessed the incident," Klinger said. He spoke at length as to what goes on in an officer's mind and the constant stress that an officer goes through in a threatening situation. According to Klinger, the police are often at their discretion in potentially violent circumstances due to the conditions of being yelled at, spit on, and gunfire in the background. "Police officers want to be treated like human beings, just like anybody wants to be treated as a human being," Klinger said.

In contrast to Klinger, Captain Ren Johnson of the Missouri Highway Patrol spoke of the situation that came about after Missouri Governor Jay Nixon put him in charge of the response in Ferguson. "I went out into the community and shook the protester's hand, and listened to what they were saying. When they said something was true, I said it was true," Johnson said. He added that "whenever the community needs to establish trust within itself and people of color. According to Johnson, the police should either live in the community where they are employed as officers or do community service work there. "Police need to be part of the team, and not just a badge," Johnson said.

Jim Craig, professor in military and veterans studies, was the only non-police officer on the panel and is the Chair of the Military Science Department at UMSL. Craig addressed what many see as the militarization of the police. More specifically, he addressed differences between the police and the military. According to Craig, there is an overlap on training police officers on the use of non-deadly force. "The police may be a harder task for police officers to deal with. "The difference between the police and the military is that the military are empowered to employ weapons on known enemies. This is not the same for police officers so the comparisons of the police to the military is a false analogy," Craig said.

Ferguson Forum continues at J.C. Penny Building

To vaccinate or not to vaccinate for Flu Virus

SEAN MARSHALL
STAFF WRITER

It starts with a sniffle, then a cough, then a fever and before you know it, you're shaking like a leaf and clutching three blankets.

Cold weather means that the influenza virus is back to wreak havoc. According to the Centers for Disease Control and Prevention (CDC) website, flu activity most commonly peaks in the U.S. between December and February.

Symptoms include everything severe muscle aches, dry coughs and sore throat, headache, runny nose, fatigue and some severe reactions such as shortness of breath, difficulty in breathing, confusion and vomiting.

The flu can be spread through airborne transmission via inhalation of an infected person's cough or sneeze and through coming into direct personal contact such as a handshake or touching a contaminated surface left by someone.

It's easy for the virus to spread quickly around college campuses, with students being in constant contact.

While there is no cure for the flu, the vaccine is available for those that wish to be proactive in defending themselves before it strikes. However, some students have decided to take their chances.

The flu is a virus that is difficult to vaccinate entirely because the virus can evolve constantly and it must be reviewed yearly to keep up with the changes, according to the CDC.

They say that the seasonal flu vaccine protects against the influenza viruses that research indicates will be most common during the upcoming season. This year's vaccine shots are designed to protect against three or four different flu viruses. Trivalent vaccines protect against two influenza A viruses and one influenza B virus, while the quadrivalent shot protects against an additional B virus.

Unfortunately, one strain of the virus has already mutated this year and may be dominating. With mutated strains occurring, some that have received the vaccine may be sick.

The evidence that the vaccine may not provide protection has deterred some students from getting it.

Cate Marquis, masters, biology, has considered still not getting the shot. "There's still a chance you'll get the virus, even with the vaccine," she said.

In combination with mutated strains, another issue with the vaccine is that it can take up to two weeks for the vaccine's effectiveness to kick in. If someone comes in contact with the virus during the time that it takes for the vaccine to begin working, he or she can still contract it.

Joe Winzenz-Hibbs, senior, psychology, is not planning on getting one. He says that he thought that the benefits would outweigh the trouble of going to get it, that he might consider it the next year, but it doesn't seem that advantageous.

"Right now, it just doesn't seem worth it," he said.

While many have decided to opt out of receiving the shot, the influenza vaccine still contributes to an estimated 3,000 to 49,000 deaths annually, according to the CDC.

Ren Shaubeng, senior, engineering, is planning to get the shot and wishes others would too.

"I think people should go and get it to make sure they don't get sick or stay at home, they spread it. It's not good because I get sick a lot in the winter," Shaubeng said.

The CDC still encourages people to get the vaccine as it may provide protection against less dominant strains of the virus that are circulating.

The vaccination can be administered at many local clinics, hospitals and pharmacies.

The University of Missouri-St. Louis Health & Wellness Center offers the vaccination for students for $15. Call 314-516-5678 for appointments to receive the vaccine or visit The Health and Wellness Center, located at room 131 in the Millennium Student Center.

"A lot of people get sick and walk around and if they don't get vaccinated or stay at home, they spread it. It's not good because I get a lot in the winter," Shaubeng said.

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Balance to your academic budget

MARY CHICKOS
FEATURES EDITOR

On November 20 at 3 p.m. in the Office of Multicultural Student Services, Aaron Ezell, an Edward Jones Financial Advisor gave a financial workshop for a crowded room of students. Aaron holds a Bachelor's degree in Business Administration with an emphasis in Management. He is a 2010 graduate of the University of Missouri-St. Louis and is an active member of the community. He said that he is grateful for the experience he has had at UMSL and that it is a pleasure to give back to the community. This is the second year that he has done this workshop for the Office of Multicultural Student Services.

As an Edward Jones financial advisor, Aaron believes that it is important to invest his time to understand his clients and what they are working toward before investing their money. He can help determine the most appropriate financial strategy for his clients and their families. He emphasizes building relationships face to face as key to his business strategy. He said that he meets with his clients when it is convenient for them because he recognizes the challenging needs of their business and their lives. At Edward Jones, we serve individual investors and business owners. Our nearly 7 million clients have the benefit of working with a firm that is focused on the needs of individuals. Our focus is on helping you reach your long-term financial goals. Whether it's the investments we offer, the services we provide, the offices where we work or the tools we use, all are developed with you in mind.

His presentation focused on developing a budget, financial goals, spending, borrowing, dealing with debt and saving. He said that students are dealing with money now and need to start building a portfolio when they are young. He helps students develops budget by asking questions such as, "where am I today?" and "how can I get there from here?" He said that every dollar coming into a household is allocated to pay for debt, pay monthly expenses, and contribute to savings. The student needs to control the amount of money that they come in contact with in order to move forward. Students need to have financial goals for one, five and ten years in the future. Saving is an important component of financial strategy.

Students need to establish credit but also need to control the credit cards so there is not a snowball of debt that will cause stress later on in life. Visa sees a young adult as a way to make money for themselves. However, some debt is necessary such as mortgages, auto loans, student loans, and other lines of credit. Credit cards need to be paid off in succession and it is good to have some available credit for purchases and emergencies.

A credit score is the ability to pay back debt. It ranges from 300 to 850 with 700 and above considered good credit. The FICO score factors are a history of on time payments, credit utilization, credit history length, frequent credit inquiries and credit type managed. Paying late negatively impacts the credit score. People can request their credit report annually at AnnualCreditReport.com. One report is free per year and it is important to check the report every year for fraud and the contents of the report. The three major credit bureaus Equifax, Experian and TransUnion also provide credit reports.

Aaron said that a short-term savings goal was to have an emergency fund in place with funds to cover six months of expenses due to emergency situations or job loss. He talked about money market accounts saying that they had a higher rate of return on money than a regular savings account but that there are restrictions on the account and penalties for going outside the boundaries. He briefly touched on traditional and Roth IRAs where a person can contribute up to $5,000 dollars per year. The 401k is an employer sponsored retirement plan to help save for retirement.

People need to review their strategy when they encounter changing life events, such as a new job, marriage, parenthood etc. Aaron recommends working with a financial advisor to review financial strategy. He recommends a diversified approach that will perform well over the long-term while managing risk. By meeting in person and on a regular basis, he can offer financial solutions that are specifically designed for his clients. He offered UMSL students his services free of charge to develop a budget strategy and review their finances. Aaron's office is 9666 Olive Blvd., Suite 180 in Olivette, Missouri and he can be reached by phone at 314-997-4905 to set up an appointment.
Touhill holiday shows fill season with sweet treats

By ALBERT NALL
STAFF WRITER

Saint Louis Ballet’s presentation of The Nutcracker ballet is one of the holiday treats coming to the Touhill PAC.

A final Touhill holiday event is sponsored by the UMSL College of Fine Arts and Communications. University Wind Ensemble will be performing in concert in the Lee Theater on Wednesday, December 10, at 7:30 p.m., which closes out the 2014 holiday season for the performing arts center.

For more details and ticket information on holiday events at the Touhill, visit their website at www.touhill.org.
Tritons have success heading into winter break

ERIC HARRIS
SPORTS EDITOR

The Triton Men's Basketball team has continued their winning streak this past week at home when they took on Concordia Seminary and Central Christian College.

On December 2, the men's basketball team more than doubled the score against Concordia Seminary earning a final score of 111-52. The Tritons tied a record of 15 three-pointers in a single game. The Tritons held a 58.6 shooting percentage. Redshirt freshman Andreas Kefalas, freshman, information systems, led the team, scoring four out of six three-point attempts adding 16 points to the victory. Aaron Smith, senior, business, put in 14 points toward the victory with an impressive .88 shooting percentage.

On December 5, the Tritons took on Central Christian and displayed a similar level of dominance over the Saints. At the first half, the Tritons only held a 43-20 lead. In this game, the Tritons posted another impressive shooting percentage of 56.4 in the second half. As in the game against Concordia, all twelve players scored in this game. Point leaders were Kevin Swanson, junior, fine arts and communication, with 15 points and Alex Majewski, sophomore, accounting, with 12. This win boosted the Men's Triton team to 6-0 for the regular season. The Triton Men's team travels to Lindenwood University to take on their in town rivals who are currently 4-4 overall.

The Triton Women's Basketball team took on the St. Louis University Billikins in exhibition play Saturday, December 6th. The Tritons wound up taking an unofficial loss to the NCAA D1 Bills with a close score of 49-63. Alexis Lawrence, senior, business finance, led the team with 12 offensive points against the Bills, followed by Kelly Kunkel, junior, marketing, with 9 and 5 rebounds.

Tritons work over break

ERIC HARRIS
SPORTS EDITOR

While we all enjoy our breaks your Tritons will be hard at work representing the University of Missouri—St. Louis via their athletics skills both through practices, games and meets before we all return to class on the January 20, 2015.

UMSL's youngest sports program, swimming, continues to built upon. Both Men's and Women's Swimming will be heading to the Washiongton University Invitational on January 10. The last Saturday before we return, Men's and Women's swimming takes on Lincoln College in Lincoln, Illinois. After the start of the spring semester, they return to having meets regularly, the first being against Bellarmine University.

The Triton Women's Basketball team has 9 games over the break. Currently they stand 4-1 on their 4 game win streak. They are still undefeated in the 8th game at the University of Missouri-St. Louis via their athletics skills of 15 games. They currently stand 6-0 in the 2014-2015 season.

In early January, The Women's team sees more action when they travel to the University of Illinois – Springfield on the second day of the year. On January 4, they take on McKendree University in their first home game of the year before traveling to face Lewis University December 8 and the University of Wisconsin – Parkside on January 10. Make sure you pack the Mark Twain book and the Mark Twain exhibit Satu rday, December 6th. The Tritons wound up taking an unofficial loss to the NCAA D1 Bills with a close score of 49-63. Alexis Lawrence, senior, business finance, led the team with 12 offensive points against the Bills, followed by Kelly Kunkel, junior, marketing, with 9 and 5 rebounds.

Good luck to our Tritons this winter!

Tritons in Town:
Wednesday the 10th- Men's Basketball, 7 p.m. @ Lindenwood
Saturday the 13th- Women's Basketball, 1 p.m. @ Lindenwood
-Men's Basketball, 3 p.m. @ home
Friday January 2nd- Women's Basketball, 5:30 p.m. @ home
-Men's Basketball, 7:30 p.m. @ home
-Sunday the 4th- Women's Basketball, 1 p.m. @ home
-Men's Basketball, 3 p.m. @ home
-Saturday the 10th- Men's Basketball, 3 p.m. @ home
-Thursday the 15th- Women's Basketball, 5:30 p.m. @home
-Men's Basketball, 7:30 p.m. @ home
-Monday the 19th- Women's basketball, 5:30 p.m. @ Maryville
-Men's Basketball, 7:30 p.m. @ Maryville

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7 Things men (may) want in a woman

ABBY NAUMANN
STAFF WRITER

Gentlemen, it is your turn! Abby gave the guys insight into what the ladies look for in an eligible bachelor. Now, Will and Abby turn the tables to count down seven traits men may prefer in a woman. The bottom line—guys and girls do not differ so much in what they want in a companion. Confidence, compasion and character are at the heart of each of the following tips. When it comes to men, however, there are a few specific finishing touches that turn a good relationship into a master-piece.

1. The chichi “the way a man's heart is through his stomach.”
   When a man wants a woman who can cook, it does not necessarily mean he has sexist values. Men can also appreciate a woman who knows her way around the kitchen. Everyone enjoys being taken care of on a daily basis, and a man is no exception. Cooking for your partner after a long day at work or on holidays is one way to show you care. Why not make home your home a little sweeter by sharing a meal of delicious, nutritious, home-cooked affection?

2. Confidence is key! Like women, men also admire a partner with confidence. Confidence does a lot for one’s appearance and shows that a woman not only values and respects others but values and respects herself. When a woman carries herself with confidence, she exudes a positive, strong demeanor which shows she can be part of a healthy, loving relationship in which both partners can depend on each other.

3. What’s a First Down? Birds of a feather flock together and when a lady shares her man’s hobbies, he is going to want to build a nest with her. Common interests give couples a conversation starter and activities to do together. While not every man enjoys football, every person has unique interests and a man will appreciate when his girl enjoys his favorite pastimes.

4. Do you have goals?
   A man loves and respects a woman with aspirations. When a woman pursues a career, she shows her independence and personal strength. She is not waiting for Prince Charming to marry and save her. This takes pressure off a man and allows each person in the relationship to treat the other as an equal. While many guys like to protect and care for their ladies, the end of the day, men want to have someone they can count on and admire as inspiration in their own professional lives.

5. How do you treat the men in your life?
   When a man is in a relationship, he may observe the relationships his partner has with other men. Specifically, men may question if a woman interacts with her partners. As the saying goes, a father is a daughter’s first love. If a woman does not have a healthy relationship with her father or her-figure, this may affect how she treats the other men in her life. In addition, the way a woman’s mother treats men may also indicate the kinds of attitudes and behaviors a woman is raised with. While a lady’s views do not always mirror that of her parents, it is important to guys to understand where a woman comes from to understand what she expects from the future they share.

6. Laugh at his jokes! Guys love a woman who can appreciate their humor, even when it is not at its best. Humor is a sign of intelligence and also a mechanism for handling uncomfortable situations. By appreciating a man’s humor, a lady makes him more comfortable, relaxed, and able to be himself. Now, if the jokes are too crude or offensive, they end with “airline food,” forced laughter will not help the situation. Smiling and changing the topic might be necessary in this case, as he probably is uncomfortable and wants you to help carry the conversation. In the unlikely yet possible event that neither of you have the remote sense of humor, drop the needle on your rare collection of Bach, sip some vintage Cabernet Sauvignon, and be still.

7. Maintenance is not just physical.
   Though staying in shape and physical attractiveness can be a plus, appearance is not the only thing that makes a healthy relationship. A woman’s desire to maintain her health, both mentally and physically, shows that she respects and values her relationship enough to want to be a better, healthier partner for herself and her partner. Men notice and appreciate this. Before you can even hope to love yourself, you must love your body. A man who appreciates this and knows that a woman who treats herself well will treat him well.

Will Patterson
STAFF WRITER

Final exam study tips for UMSL students

As finals exams are approaching at the University of Missouri-St. Louis, many students may start to feel overwhelmed and stressed out. Some of us are procrastinators, others study through the week and there are a select few who do not have to study at all. If you are one of us who does have to study to pass exams, I have some stress-free study tips for you.

1. Find a study partner or a study group. Even if you all do not have the same major, it is helpful to have someone who does not share the same subjects. That way they can quiz you especially on things they find interesting themselves. Studying with flashcards is extremely helpful in a group setting. You can all take turns quizzing each other and take short but not frequent breaks.

2. Choose a non-distracting study location. Personally I like to study at Starbucks. It does not get too loud and it is just the right amount of people. Studying in front of the television is a hard habit to break but it should be eliminated from your study routine. If you have children, loud roommates or other types of distractions it might be helpful to move to a quiet place.

3. Remember to turn off your phone and stash it in your bag. Some phones have become a big part of our lives and also a big distraction. Some of the distractions that come from having your phone out while studying are social media, text messaging and overhearing partners who keep calling. Social media can become very time consuming. All of the benefits that come from having a smart phone can wait until you take a short break for snacks and coffee.

4. Reserve time for you and reward yourself. Studying can be a stressful ordeal so make sure that you still reward yourself. Buy yourself some ice cream or that gigantic caramel apple that makes you believe there is a heaven on earth. If sweets are not your thing, treat yourself to some tacos or his wings. And if food does not seem like a reward, jam out to a few of your favorite songs and then return to the books.

5. Do not over study. If you feel your shoulders tense up or you suddenly get hives that is a sign that you need to take care of yourself. Put off studying for a while, but not for long because procrastination is your enemy.

Although I am guilty of having too many distractions like my cell phone and watching television, I have realized that I work best when those two things are turned off. Everyday one may have different study methods but these are just a few tips that I find helpful while studying.

Cheryl Pawlow
STAFF WRITER

Christmas shopping for the broke college student

As Christmas is quickly approaching, last minute shopping tends to happen. To avoid the stress of Christmas shopping, I have some tips for you to get through this gift giving exchange holiday.

Christmas time is about getting and receiving gifts, but as a college student your pockets may be tight. You do not want to be the person who only receives gifts. Giving gifts is a part of the holiday and it is always exciting to see someone’s face light up when they open your gift.

Shopping for Christmas gifts for family and friends can be fun, stressful and costly at the same time. The best thing for you to do is make a budget and stick with it. If you are planning on getting gifts for just your immediate family which could be as small as two people or as large as ten, limit your spending per person. You should limit your spending per person between $20 and $30.

After all, if they are your family they should already know it is the thought that counts. If you have some superficial family members, try to remind them that you are a broke college student living on a budget. Do not overwhelm yourself. When shopping on a budget, try to pick out thoughtful or personalized gifts so that your loved ones will feel you really care.

Money is a great option too, while a gift card to your favorite store is always better. This is great because they get to get whatever they want on your dime so use your credit card to give them what they want. There will be no one of that awkward staring at your gift which implies that they will be asking for the receipt later on.

Some places that you can find unique gifts are Urban Outfitters and Lush. At Urban Outfitters you could get your 21 and older siblings a Moscow mule set, a Polaroid camera mug for the coffee lover or siblings a gift card or Tinsel maker for the snack king. For your mother, you can buy her that trendy infinity scarf with matching hat and gloves set. You can buy your dad another record for his collection that you all can enjoy.

Lush is a cosmetics line that offers soaps, bath bombs, lotions, bubble baths and more with a variety of scents. Lush has gifts all year round but especially for the Christmas season. One of its best sellers called Golden Wonder is only $19.95 and can be a great gift for your mother, sister or girlfriend.

If twenty or thirty dollars per person seems a little steep for you, there are plenty of thoughtful gifts located at Urban Outfitters, Lush and plenty of other stores in the St. Louis area. If you want to beat the crowds, online shopping may be your best option. Either way, try to enjoy Christmas time without breaking the bank.

Cheryl Pawlow
STAFF WRITER

Latuwanna Troupe
OPINIONS EDITOR
Minimum wage drives up student debt

Hannah Masters (not her real name) is at a loss. She is trying to come back to school for a teaching certification but the graduate program will not recognize most of her classes from her art history bachelor's degree. So she needs to take undergraduate classes like Geography and American History before even being admitted to the graduate program. All the tuition costs have added up and she has had to take out student loans to cover them. Her part-time job only barely covers rent and she is doing so without a car or even Internet connectivity at home. Masters recently sat down with me to add up her loans and she realized she has over 75,000 dollars in federal loans from her bachelor's, master's in anthropology, and failed attempt at a Ph.D.

The growing disparity between income and tuition is a nationwide problem that often results in failure to matriculate with a degree. According to “Washington Monthly” and the Project on Student Debt, two-thirds of bachelor's degree students graduate with an average student debt of 25,000 dollars. Bachelor's degree graduates have only half student debt as recently as the 1990s.

The crushing debt can often incentivize students to drop out and become one of the 42 percent of college students nationwide who drop out before graduation. Overwhelmingly (74 percent nationwide), these former students cannot keep up with payments for debt that can't be cleared even through bankruptcy.

The ballooning debt burden may be one reason the United States finished last in a list of eighteen countries based on college graduation rates, behind Japan, Slovakia and Poland according to the Organization for Economic Co-operation and Development (w) "Education at a Glance 2010" report. Nation-wide, less than half of students who start college complete a degree.

The situation is even worse for University of Missouri—St. Louis students. Only 20 percent of incoming students will graduate with a degree in four years and the average indebtedness of the 2013 graduating class was 27,500 dollars. Among UMSL students, the rate of default on these loans is increasing rapidly, from 7.5 percent in 2009 to 10.3 percent in 2010. Slow or defaulted loan payments can also multiply the amount owed through fees and interest.

A major factor for masters and college students around the United States is that tuition costs have outgrown the income generating capacity of minimum-wage work. Comparing minimum wage and tuition from 1979 to 2014 at Michigan State University, the cost of one credit of tuition used to take 8.44 hours of minimum-wage work and now takes 60 hours. As reported in The Atlantic, “The economic cards are stacked such that today’s average college student, without support from family, would need to work 68 hours of minimum-wage work a week to pay for his courses.”

Minimum wage work, once begun, becomes the resting place for most young Americans trying to do the impossible job of working their way through college. Given the financial reality, state initiatives like Show Me 15 to raise the minimum wage to $15 may do more to raise student retention, matriculation, and loan repayment rates than other efforts from UMSL’s Student Retention Center.