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The COMMONS

Published biweekly by and for the Upper School students of Riverfield Country Day School in Tulsa, OK

VOLUME V NO. 4

THOUGHT FOR THE DAY

There is an exception to every rule except this one.



The end of Riverfield's football season 2



Do you prefer credit cards or debit cards? 4

The COMMONS is published biweekly during the school year by the Upper School Newspaper class at Riverfield Country Day School, 2433 W. 61st Street, Tulsa, Oklahoma 74132. No issues are published the weeks of Fall Campout, Winter Break and Spring Break.

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INFORMATION FROM WEATHER.COM, 10/21/10, 9:00 A.M.

"This is gonna be freakin' awesome!" — Hannah Sieler

Boo-gie Time!



The Upper School building will be transformed into a spooky, scary setting for the Halloween Dance on October 29.

PHOTO ILLUSTRATION BY RAMSEY TALLADIVEDULA

By Meghan Kelkar
ARTS & ENTERTAINMENT EDITOR

On October 29, Riverfield will celebrate Halloween! During the day, students may wear the same Halloween costumes to classes that they plan to wear to the dance that evening, minus any hats, masks, or weapon-like props.

From 7 to 10 p.m., the Student Council will host a Halloween Dance at Riverfield's Upper School building. Tickets will cost \$12 for couples and \$8 for singles if purchased prior to the dance. At the door, the cost will be \$13 for couples, and \$9 for singles, so buy your tickets early!

The Dance will be a fun place to hang out and dance to the music which will be provided. Games and contests will be announced at the dance.

As for the rules and dress code, they are the same as when students are in school.

Dresses or skirts have to be long enough to reach the student's fingertips. Shirts cannot be low cut, and if there are any tank tops, the straps must be at least three fingers wide. However, hats, masks and toy weapons will be allowed at the Dance.

Some students have already decided what costumes and characters they will be. Erin Worley plans to come as the famous Egyptian queen, Cleopatra. A few couples will also be coordinating their costumes such as Ryan Peake and his girlfriend, Molly Ellison. They will be Snow White and the Prince!

The Student Council hopes everyone will plan to participate in Riverfield's new Halloween tradition.

Reading Buddies

By Sam Laney
NEWS EDITOR

The Reading Buddies program at Riverfield is quite different from the mentor-based programs other schools implement. Riverfield's program has young 2nd and 3rd grade students reading to dogs. It is a less stressful and more fun way for the students to practice reading.

All of the dogs currently participating in the program have been certified by Therapy Dogs International and are accompanied by their owners at all times.

Students greatly enjoy the program. The children tend to forget any troubles they may have as they sit and cuddle with the dogs. Several students that were previously afraid of dogs have come to enjoy their new reading companions.

Jane Laney, one of the dog handlers, reported that "the children really enjoy it, and you can see their confidence growing as they read to the dogs in this relaxing environment."

Usually the program brings in two or three dogs every two weeks. If it is determined that the program needs to expand, more volunteers have already expressed interest in becoming involved with the program.

Reading Buddies began three years ago when Mrs. Laney believed it would be fun and helpful for the younger students at Riverfield. The project was soon approved by Mrs. Clark. Reading Buddies has become an exciting part of the day for young students here and will be for years to come.

Bed bug infestations spreading rapidly in U.S.

By Sam Laney
NEWS EDITOR

Bed bugs, a common childhood nightmare, have become reality again in the U.S. as reports of infestations continue to increase. Reports are now up 5,000% from recent years.

The blood-sucking insects spread by embedding themselves in clothing and fabrics. One insect can infect an entire residence.

The bugs do not pose a serious medical threat, but they do cause skin irritation and itching. Their annoying, mosquito-like bites can cover a large portion of a victim's body.

The Bed Bug Registry shows heavy reports of bed bugs on the East and West coasts, but infestations are occurring across

the entire country. The hotel industry has been particularly hard hit. The primary concern is that bed bugs propagate rapidly, and soon a mattress can harbor

thousands of insects that feed on human blood every three nights.

The most widely accepted method for preventing or treating a bed bug infestation is to

purchase a mattress encasement. Some high-end encasements are infused with insecticide.

It is not advisable to put insecticide directly on your mattress or bed linens where you will come into contact with it unless the product is specifically designed for that purpose.

The rapid infestations have taken the U.S. by storm. The problem is not one that is quickly solved, because adult bugs can live up to a year without feeding.

However, efforts are underway to stop the bugs. City councils around the country are taking aim at the insects and hopefully will provide effective means to remove them.

Until then, citizens will need to wage war against bed bugs on their own.



You know what they say: "Don't let the bed bugs bite!"

PHOTO ILLUSTRATION BY RAMSEY TALLADIVEDULA

2 Sports

MARK YOUR CALENDARS: The first home basketball games will be played on Nov. 9 (Varsity Boys vs. Boulevard Christian) and Nov. 12 (Varsity Boys & Girls vs. Dove) ...

Riverfield's football season ends as basketball season begins

By Ryan Peake
SPORTS EDITOR

The Riverfield Ravens had an interesting pair of games to end the 2010 football season. There was a combined total of 94 points scored in the last two Friday contests.

Unfortunately, for Riverfield, their share of the points came all in one game. The Ravens celebrated their 2010 Homecoming game against Boulevard Christian of Muskogee. Enjoying a record crowd that filled the bleachers, and lots of pre-game activities for fans of all ages to enjoy, the Ravens were victorious, winning 49-0. The game was called at the end of the third quarter due to a mercy rule.

With a week to prepare for Coyle at Langston University and their first appearance on a turf field in Riverfield school history, the Ravens hoped to end their season on a high note with another win. However, they suffered a devastating loss, losing 45-0 as the game ended shortly after the beginning of the third quarter.



Raven football players celebrate winning the game against Claremore Christian on September 3 by giving Coach Jason Bogle a traditional shower.

PHOTO COURTESY OF BOOSTER CLUB

The Ravens finished the season 5-4 with two of those losses being forfeits by Evangelistic Temple and Prue.

The end of football season brings the beginning of the 2010-11 basketball season. The Ravens hope to have one of their best seasons in school history thanks to four returning starters. Unfortunately, they lost one starter from last season who was an impact player for Riverfield and the fifth leading scorer in

the state. Practice started earlier this week, and games will start in early November with a loaded schedule.

The Lady Ravens squad is starting completely fresh, losing five starting seniors but gaining a group of outstanding freshman athletes along with a new girls' coach to help lead the young team.

Both basketball teams are looking forward to an outstanding season.

College football — enjoy the ride!

By Matt Faeth
STAFF WRITER

At the beginning of any college football season, only two things are definite. By mid-season everything will be turned upside down, and by the end of the season, everything will have flipped one more time.

The college football season thus far has been a story of both declines and exponential explosions. Some teams, like Texas and Florida, who were unstoppable last year now appear very vulnerable. At the

same time, other teams like Oklahoma, Oklahoma State, Oregon, TCU, Auburn, and LSU are rising up from the onslaught of their former bullies.

The teams from non-automatic-BCS-bowl-bid conferences continue to crash the party and keep talk of playoffs and legitimacy alive and thriving. These teams include #2 Boise State, #4 TCU, and #9 Utah, all of which have become fixtures in the Top 25 polls for the past five years.

In this year's Heisman race, scrambling quarterbacks have crashed the Heisman lookout

party. Atop all the sensational quarterbacks is statistics king Kellen Moore of Boise State. Moore is a traditional pocket quarterback, but what he lacks in excitement, he makes up for in precision, accuracy, and awareness. Moore has thrown for 16 touchdowns and only one interception. He has also completed about 70% of his passes, making him the most efficient quarterback in the country.

Stay poised, college football fans. Change is on the horizon every Saturday, so buckle up and enjoy the ride.



The Drumline performs at the Life Christian game on September 24. (From left to right) Brandon Miller, Fulton Pace, Jeff May, Alex Rogers and Tim Clark play the snares, while Kendall Cannon, Abby Gore, Ragan Auxter, Robert Beers, Justin Jordan and Connor Schimble play the bass drums.

PHOTO COURTESY OF BOOSTER CLUB

NEWS BRIEFS

International

AJODHYA, India — An Indian court ruled on September 30 that a joint Hindu and Muslim holy site was to be divided between the two faiths. Violent riots have taken place in the city between the two communities. Muslims believe the area was the location of a now-demolished 16th century Babri mosque, and Hindus say it is the birthplace of the god Rama. Although the tension between the two factions is still high, structures will be erected in an attempt to satisfy their requirements. (*npr.com*)

KUALA LUMPUR, Malaysia — Dr. Abdul Latif Mohamad, Science and Technology Professor Emeritus at Universiti of Kebangsaan Malaysia, said flowers are losing their scent due to climate change and air pollution, and their fragrance may be lost forever. The scent tissues are burning more easily due to global warming, according to Mohamad, and the aroma-producing chemical compounds are drying up faster. The only solution may be to genetically modify flowers so future generations can enjoy their scent. (*news.asiaone.com*)

MOSCOW — A senior executive of Energia, the lead Russian contractor for the International Space Station, said on September 30 that the company has plans to build a space hotel by 2015 to serve the rising demands of space tourism. Energia has partnered with Orbital Technologies, which will handle investment and marketing for the project. Private investors have already pledged between \$100 million and \$1 billion for the project. (*Reuters*)

National

LOS ANGELES — Liberal comedian Bill Maher, host of HBO's "Real Time with Bill Maher," has caused quite a stir with his release of videotapes of Tea Party favorite Christine O'Donnell. One clip shows the Delaware Senate candidate O'Donnell on Maher's old show, "Politically Incorrect," saying that she "dabbled into witchcraft." Another clip shows her insisting that "evolution is a myth." Maher has promised to release another clip each week until O'Donnell agrees to an interview. O'Donnell has attacked this challenge, saying Maher "just wants ratings." (*cnm.com*)

NEW YORK — On September 30, the Bronx Zoo showed off their six new tiger cubs for the first time. Three of the rare cubs are Malayan tigers, and three are Amur tigers. Both subspecies are critically endangered. Zoo director Jim Breheny welcomed the cubs and hopes watching their transformation from cub to adult will be "an experience every New Yorker will enjoy." (*pawnation.com*)

OLD BRIDGE, N.J. — Donna Simpson weighs 602 lbs., but it is not enough. She wants to become the world's fattest woman. Simpson has set a goal of weighing 1,000 lbs. in two years. She will need to consume 12,000 calories per day to reach her goal. Simpson became the world's fattest mother in 2007 when she gave birth weighing 532 lbs. She earns income by running a website where people pay to watch her eat fast food. (*news.ninemsn.com*)

SANTA CRUZ, Calif. — Earth was once the only known inhabitable planet. But now scientists have discovered a "Goldilocks" planet. Temperature conditions are between 125° and -25°F, but much of the planet has constant "shirt sleeve weather," according to co-discoverer Steven Vogt of the University of California at Santa Cruz. Vogt believes that "chances for life on this planet are 100 percent." It would take several generations to reach, but the star it orbits will last billions of years longer than our sun. (*Associated Press*)

WASHINGTON — The Highway Loss Data Institute recently found that bans on texting while driving do not reduce the number of text-related crashes. Their study compared the number of insurance claims related to texting before and after bans were enacted and found the number of text-related crashes increased after laws were enacted. The results were found by U. S. Secretary of Transportation Ray LaHood responded harshly, calling the reports misleading and flawed. However, the study remains confident that collisions increased further after the bans. (*msnbc.com*)

State & Local

OKLAHOMA CITY — Doctors at Integris Baptist Medical Center implanted a new type of artificial heart into a man from Geary in mid-September. Troy Golden, a minister, was born with a genetic condition that destroyed his heart. The Total Artificial Heart will buy time until a matching donor heart becomes available. The mechanical heart can be powered by a portable device, making Golden only the second artificial heart recipient in the U.S. who can leave the hospital. (*news9.com*)

TULSA — The City Council has dropped accusations against Mayor Dewey Bartlett and Chief of Staff Terry Simonson because the Council could find no one to prosecute. The council had been at odds with Bartlett since shortly after his election over his refusal to use federal funds for police salaries. Most of the officers that were laid off have since been rehired. (*tulsabeacon.com*)

Riverfield

HOMECOMING — A new plaque honoring Marty Clark, our Head of School, was mounted on the boulder at the entrance to the football field that was named for her. The plaque reads, in part: "Marty has always had an affinity for athletics. She is an athlete in her own right and has kept up with the athletic pursuits of her husband, sons, and grandchildren for many years. Marty has always been Riverfield's #1 fan."

SPANISH CLUB — Spanish Club will help the OU School of Community Medicine by assisting Spanish-speaking patients at their OU Bedlam Clinic. The new clinic has nearly 200 volunteer physicians that provide free services to poor and uninsured patients. By helping these patients fill out forms, students will learn medical vocabulary and have the opportunity to interact with native speakers. If you are interested in volunteering, join Spanish Club today!



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3 A&E

COMING UP IN OUR NEXT ISSUE: Basketball season begins, Brazil elects a real clown (no joke!), the new Sun Chips bags, what college is really like, how to mend a heart ... and more!

Game Review: Fallout 3

By Malachi Keeter
STAFF WRITER

The year is 2077.

You have been born and raised in an underground bomb shelter following a nuclear war that devastated the civilized world. This shelter has served as a time capsule of sorts, a container for the nuclear family of the 1950s.

Then, one day, you are thrust into the world outside for the first time. It is a desolate wasteland devoid of life...

Or is it?

So begins *Fallout 3*, an open-ended adventure game from Bethesda, the game studio best known for their fantasy franchise "Elder Scrolls."

I have played many games, and this is easily among the best.

First, the behavior of NPCs (non-player characters) is extremely well-crafted. Voice acting and dialogue in video games are notoriously

terrible. But this is not the case here, with voices done by actors Malcolm McDowell and Liam Neeson among others. The dialogue is realistic, the voice acting is not overdone, and NPCs react like people rather than robots.

Second, the game world in *Fallout 3* is immense, and despite its great size, it never bores the player. Exploring the post-apocalyptic waste that was Washington D.C., you soon stumble upon outposts of human life such as Megaton, the town founded around an undetonated nuke. The game world is realistically designed, interesting, and relevant to the gameplay.

Third, there is the storyline. As a resident of the Orwellian "Vault 101" bomb shelter, you are thrust into the post-apocalyptic world in search of your father, who was exiled into the wasteland, with hundreds of twists and subplots and possibilities along the way.

The homages the game pays are obvious. The *Half-Life* aes-

thetic of the Vault and the Mad Max-esque gangs roving the wastes are noticeable, but manage not to detract or distract from the overall story.

Also, the audio is nothing short of immersive. Old propaganda speeches from the pre-war U. S. government still playing over the last standing radio stations and vintage recordings from the 1940s and '50s by groups such as The Ink Spots and The Andrews Sisters surround your adventure.

I have sunk many, many hours into this game, and I have yet to find a flaw. The price tag is a bit high, but if you have a current generation gaming system (PlayStation3, Xbox 360 or Windows PC), go out and buy *Fallout 3* right now. You'll thank me later.

(NOTE: This game is rated "M" for mature audiences. It may not be suitable for all high school students. Parental discretion is strongly advised.)



If you truly want to be frightened, just think of your house during Finals Week.
PHOTO BY RAMSEY TALLADIVEDULA

'Fright Night' in Tulsa

By Max Harkness
ARTS & ENTERTAINMENT EDITOR

Creaky doors, spooky ghosts, and tons of candy: you know what that means. It's almost time for Halloween!

Halloween is the holiday for children of all ages, whether it is younger kids that go trick-or-treating or high school kids that go to haunted houses.

Everyone knows about the haunted house at the Castle of Muskogee, but here are a couple you might not know about.

One is The Nightmare at GUTS Church. It is open every Thursday through Saturday in October beginning at 6 p.m., and it costs \$8 per person. Bryce Rossler, who has attended this haunted house before, said "I was displeased with it, be-

cause it was hilarious and scary." From what other reviewers have said, The Nightmare seems a bit tame and too influenced by religion.

Other haunted houses include The Hex House near 71st and Memorial, the Haunted Manor at 56th and Mingo, Scare Town in Broken Arrow, The 13th Ward in Jenks, Scream Country in Drumright, Zombie World in Chouteau, the Psycho Path in Sperry, and the Haunted Slaughterhouse in Sand Springs.

Most are open Thursdays through Saturdays through October, but the differences are in price and hours. Most open by 7 p.m., and prices vary from \$8 all the way up to \$20.

With Halloween coming soon, hopefully you can find a haunted house close to you!

Ethiopian food in Adv. Home Ec

By Meghan Kelkar
ARTS & ENTERTAINMENT EDITOR

A few weeks ago, the Advanced Home Ec class prepared Poro Wat, which is also known as Ethiopian chicken.

The recipe calls for 3 lbs. of chicken pieces, 1/3 cup of butter, 1/3 cup of peanut butter, 1 large clove of garlic, 1 teaspoon berbere seasoning, 1 can of tomato sauce, 1/2 teaspoon of black pepper, 1/2 cup of chicken broth, 2 chopped onions, and 1 hardboiled egg.

(The berbere seasoning recipe calls for 3 tablespoons of cayenne pepper, 1 teaspoon of ground ginger, 1/2 teaspoon of cinnamon, and 1/4 teaspoon of ground cloves.)

First, the class removed the skin from the chicken and began to melt butter in a large pot.

They sautéed the onions and garlic for five minutes, then



Advanced Home Ec students Madison Nossaman and Chris Woolman have learned to follow directions carefully.

PHOTO BY RAMSEY TALLADIVEDULA

added the berbere seasoning, tomato sauce, and chicken broth to the pot. They let this simmer for 15 minutes, then stirred in the chicken and let it simmer for another 20 minutes. Then they took out some of the liquid, stirred it into the peanut butter, and returned the mixture to the pot. Finally, they scored the boiled eggs, placed them in the pot, and covered it. They let the chicken simmer until it was fully cooked.

After it was done and everyone had tried the chicken, I asked Ms. James her opinion. She said, "Overall, it was a good dish, but it needs about three times the spices."

After they added more spices, I tried it and it was delicious. I would definitely recommend this dish for your family's dinners!

What in the world are Juggalos?

By Bryce Rossler
STAFF WRITER

The '60s, '70s, and '80s saw an insurgence of cults in America that lasted until about the mid-'90s.

These formally organized societies were comprised of small pockets of mentally unstable but devoted followers of an even more mentally unstable leader. On occasion, these societies even ended in mass suicides.

But since the late '80s, one cult has quietly teetered along for a little over two decades. Known as the Juggalos, these

folks are face paint-wearing, often uneducated, sociopathic fanboys (and girls) of the musical duo Insane Clown Posse.

They're as ridiculous as clamoring Justin Bieber groupies, except instead of enamored 7th grade girls, they are full blown idiot high school dropouts that adopt clown personas and are constantly stoned and drunk.

The Juggalos have all the makings of a true cult. Their attributes include reverence of their "leaders" (band members Violent J and Shaggy 2 Dope), religious elements (the Dark Carnival theory), subsisting

apocalyptic theories, a familial mentality, and criminal notoriety. They are classified as a gang in Utah, Arizona, one county in Pennsylvania, and Modesto, California.

The band members of Insane Clown Posse are moderately well-known pariahs in the media for overtly taboo lyrics that blatantly aim for shock value, but their fans have always been even worse.

The Juggalos have been around for years and, unfortunately, the group is now growing. They've been right under our noses for a long time, and they're nothing but trouble.

Gucci Mane's 'Appeal'

The internet is both a gift and a curse for many hip hop artists.

For fans, it allows for much easier access to everything the artist does. It poses a problem for artists though, because anything they do can be leaked. And because of the availability and simplicity of the internet, artists have to sacrifice a great deal of musical proofreading.



Up to this point, Gucci Mane has used the internet to his advantage, releasing tons upon tons of quality mixtapes. So when it came to a label b-side release (*Burrprint 2HD*), it seemed like his regular music involved heavy proofreading.

But now it changes. *The Appeal* no longer feels like Gucci Mane (also known by his real name, Radric Davis) is trying to make his music sound complete. It sounds like a clunky collection of generic rap songs. We've got the an-

them ("Gucci Time"), we've got the ladies' song ("Grown Man"), and we've got the trap songs (nearly all of the first half.) Almost every position he takes throughout the album, he shares with the rest of the mainstream world.

The only thing that makes it different is Gucci Mane's unique delivery. Over the album's insipid synthesizers and lazy drums, Davis tells us his chain is "colder than a polar bear sittin in a freezer," and ultimately, it's this kind of creativity that keeps *The Appeal* from being a bore. Even then, the music nearly overpowers the Mane at every turn. What we get is an unsatisfactory follow-up to one of the best debuts of 2009.

That's just got to be cold.



Gucci's previous album is better. Buy it instead.

PHOTO BY RAMSEY TALLADIVEDULA

4 Opinions/Features

FALL BREAK
STARTS TODAY!

A list of my Facebook pet peeves

You know what really grinds my gears? Facebook statuses that don't implement the correct personal pronouns and/or aren't grammatically correct.

For example, "Bob Everyman I'm going to the fair today. I think it will be fun!" It should read "Bob Everyman is going to the fair today. He thinks it will be fun."

And don't even get me started on spelling errors. Ugh.

Moreover, personal dilemmas shouldn't be documented with each development via Facebook status. I don't particularly care to be fully briefed on your personal issues, and I take offense to the seeming fact that you regard your collective friend's list as a single entity, that being a therapist.

I bet well over half of your friend's list consists of a) people you aren't even friends with and, b) people you don't actually know.

Staying on track with the latter thought, why do people accept friend requests from and/or dole them out to people they don't know? I don't care how many mutual friends we have, go away!

I mean, it's one thing to be friends with people you're at least amicable acquaintances with, but to allow perfect strangers access to your posts and personal information is just foolish. No wonder people get kidnapped and stalked.

While we're talking about Facebook friend requests, people who request you as a friend numerous times despite your



persistent rejection bother me. There is one person who has requested me ... believe it or not ... six different times.

Moving on to Facebook quizzes, I'll just add a brief blurb here. They're stupid and they aren't really quizzes. Most of the time, they're just dumb questions.

Last, here's something that *really* bothers me — people who talk about incidents and posts on Facebook in real life.

Tea Party wins two primaries

By Malachi Keeter
STAFF WRITER

The two party system is a trademark of American politics. There are other parties, such as the Green Party, but their candidates very seldom wind up in office. However, Democrats and Republicans are now facing a new challenger.

The Tea Party, led by visionaries such as Glenn Beck and Sarah Palin, appeared this past year protesting President Obama's administration and recently won Republican primaries in both Delaware and New York.

The Delaware candidate is Christine O'Donnell, a newcomer to the political scene.

She beat out veteran GOP candidate Mike Castle with relative ease.

The New Yorker is Carl Paladino. He beat Rick Lazio in the primary and is looking at a straight shot to his political ambition: governor of New York.

The fact that a party whose convention was attended by fewer people than a Star Trek convention managed to gain this much influence blows my mind.

In any case, the Republican Party is being weakened by this new uprising as the more extreme Republicans are leaving the GOP and joining this new group. This will lead to one of two possibilities: a divided Right that allows Democrats easy wins, or a growing third party that will overpower both.

There are three things the Tea Party could do to gain my respect.

First, they need to figure out what they are about. They have an extensive list of things they dislike, but they rarely propose solutions. Second, they need to screen their candidates much more thoroughly. And finally, they need to show that they have at least a basic understanding of the constitution and how it applies to the positions they want.

Their extremism would hardly sit well with George Washington or Alexander Hamilton's progressive ideals. Stop dressing up, start reading, and get some common sense — Thomas Paine, that is, not Glenn Beck.

Being a mystic in today's world

By Omar Rana
CONTRIBUTING WRITER

The Halloween season is almost upon us — a time for black cats, horror movies and, of course, all things supernatural. Lately the blockbuster hits in the horror genre are not slasher movies, but films about the supernatural such as *The Last Exorcism* and *Paranormal Activity*.

But for some, mysticism has become part of their everyday lives. According to a recent survey, sales for Tarot cards and Ouija boards have gone through the roof. The sales for "ghost tours" have gone up. There even has been a spike in demon sightings and psychic revelations.

Consider Ms. Katz, a woman who resides right here in Tulsa. She was randomly attacked one day on the street by a woman that told her, "I can read your aurora!"

But you know what hasn't been getting a lot of attention lately? Those that practice mys-

ticism for a living. According to the *New York Times*, over 60% of claimed psychics and mystics are living below the poverty

line. Maybe they would get more money if they didn't annoy people and tell them they can read their "aurora."



Omar Rana does not need a crystal ball to see that being a mystic is a bad career choice. PHOTO ILLUSTRATION BY RAMSEY TALLADIVEDULA

Credit vs. debit cards



In the long run, using a debit card will save you from paying interest on old debts. PHOTO BY RAMSEY TALLADIVEDULA

By Ramsey Talladivedula
STAFF WRITER

This year a new elective was added to the list of class offerings at Riverfield—a class titled Personal Finance and Investment. In addition, the 11th grade Awareness class students are watching a documentary on the credit card crisis. The messages are clear: Students shouldn't be clueless about money.

Many adults can tell you about financial mistakes they made in college, and some are still paying off those debts. Riverfield counselor and Awareness teacher Mrs. Malloy said, "I'm probably still paying for an Eskimo Joe's meal I had in college." When students go to college, credit card companies offer what seems like pretty good deals. But the end result is that students could have anywhere from one to 15 credit cards for different places around campus.

On May 22, 2009, President Obama signed the Credit Card Relief Act, which specifically addressed the issue of credit cards on campuses. "Student credit card issuers ...

must verify proof of income or otherwise require a co-signer before issuing a credit card to consumers under the age of 21," he said. "Credit card issuers are prohibited from providing free items in exchange for applications when marketing to students on or near campus. The days of 'credit card swag' (free t-shirts, frisbees) in exchange for credit card applications are over."

Of course, this is now making it harder for credit card companies to sway young people into using their cards.

The best way to try and stay debt-free is to not even use credit cards. Use your bank's debit card instead. The money comes straight out of your bank account, so you won't have to pay interest. When you extend interest payments over a long period of time, you can end up paying two or three times the original cost of that dinner or the cute shirt you just had to have at the time.

When you go to college, be smart about your money. You don't want to end up still paying off college debts while you're trying to raise a family or travel the world.

ARTICLE
REMOVED