



# Prospectus News

Free

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## Cobra stars find success after Parkland

**PN** Mark Roughton  
Sports Writer

The Parkland Men's Basketball program experienced a short down-period before the team arrived on campus and helped guide the Cobras to a 22-13 record and an appearance at nationals.

At the start of the 2011-12 season, the program was left in their hands.

They kept the winning attitude alive in the program going 19-13 despite falling short of their goal of reaching Nationals in back-to-back seasons.

Five members of that team have moved on to continue their playing careers at four-year schools and achieve success.

These players are Charles Glass, who is now at Elmhurst College; Shaquille Lowery, who went to University of the Cumberlands; Jamel Johnson, now at Maryville University; Tiger O'Neil, who plays for Benedictine University and Nic Hoepfner, who left for Augustana College.

Charles Glass, a local product of Urbana, found his way to Parkland after earning two varsity letters at Urbana High School.

A key to his development as a basketball player was making the transition from the high school game to the college game.

"The main adjustment that I had to make was to the speed of the game," Glass said. "Also in practice, playing at a high-level against a team of great players every day to earn a spot in the rotation."

Fellow incoming freshman Shaquille Lowery made his way to Parkland via East Moline, Ill. and United Township High School.

Lowery was less worried about adjusting to life on the court than life off it.

"I got better in all areas but it was off court where I improved the most," he said. "My experiences at Parkland have made me a better and more mature person."

Glass, being from the C-U area, didn't have as much of an



Photo courtesy of Parkland Marketing and Public Relations  
Tiger O'Neil, former Cobra shooting guard, attacks the rim during the 2011-2012 season.

adjustment to make as he was able to stay close to home.

"I didn't have to worry about a lot of things a college athlete would worry about such as finances or any other troubles that might have come," he explained. "Also one of my teammates was from home."

The teammate Glass is referring to is Tiger O'Neil, a Champaign Centennial product who is redshirting this season at Benedictine University in Springfield.

Both Glass and Lowery saw their games improve as they spent more time on the

floor and gained more college experience.

"Coming in as a freshman I was just a shooter, by the time I graduated I was an all-around player and scorer," Glass said.

As a sophomore in 2011-12, Lowery developed into the lead point guard and scorer for

a solid Cobras group.

He went on to average 13 points and 3 assists per game as a starter after playing a reserve role throughout his freshman season at Parkland.

Glass boasted a big improvement in numbers and playing time from freshman to sophomore year and he averaged 8 points and 2 rebounds.

These efforts helped both of them accomplish the goals they set and to develop while at Parkland.

"My goal was to get a scholarship to a quality school and I succeeded," Lowery said.

Glass' goal changed when his production increased as a sophomore.

"My goal was to really just get better and to continue playing basketball," he said. "After a while, my goal was to make it to the next level."

Lowery would receive a scholarship to the University of the Cumberlands, a Division 1 National Association of Intercollegiate Athletics school in Williamsburg, Ky.

After being offered by many other schools in that same conference, the Mid-South Conference, he had his reasons for choosing the Cumberlands.

"I loved the campus, the values of the school and how it's in a small place—a very different change of pace from Champaign-Urbana," he explained. "They were first, had an opening at the guard spot, it was perfect."

After Glass' sophomore season, he accepted a scholarship to Elmhurst College, an NCAA Division 3 school in Elmhurst, Ill. After visiting many other programs, he knew Elmhurst was his choice.

"Elmhurst was one of the schools that recruited me highly. I wanted to go to a school where I could make a difference with my abilities," the former Cobras guard said.

"Elmhurst had a program that really made me excited to play and come in and make a difference."

Both players were recruited

See STARS on P. 2

## The campus parking situation

**PN** Ted Setterlund  
Staff Writer

When a student commutes to Parkland College, they have a number of choices about how to get there. Some chose to ride a bicycle, while others take the city bus. Most students, however, prefer to drive.

Recently, this has resulted in congested parking lots on campus. Some of the later arriving students find themselves having to park way out near the end of the lot or being forced to park off campus.

The issue regarding parking has been an unusual one. Just this past fall, the parking lots around the campus were somewhat emptier than usual as a result of a lower attendance rate due in part to the struggling economy, among others.

There have been a number of factors contributing to the lack of parking spaces this semester. One is the construction of the new Student Center. Expected to



Photo by JoJo Rhinehart/Prospectus News  
Overcrowded parking lots send some Parkland drivers searching for a place to park.

be completed later this fall, the building's construction has caused a section of the parking lot to be closed.

Another factor may be that

more students are starting or returning to college as part of their New Year's resolution.

Parkland's Motor Vehicle and Parking brochure, which

is available in the Public Safety Office, states that the school has over 2,500 parking spaces, separated by sections B, C, and M. Compared to

the 16,000 students that are enrolled here, this may seem like an insufficient number, especially since most students drive alone to school.

While many students take the bus, ride their bikes or even walk to school, they make up only a fraction of the total students that come to the college.

What makes the parking unique at the campus is that it is available for free to the students and staff. This differs from the parking at the University of Illinois, which requires a special permit for students and staff who wish to park on the university campus.

Computer Engineering Major Ryan Wallace had this to say about the parking issues, "It varies; I think if you get to school with enough time to park, it is not an issue."

"Also a definite benefit is that this campus being centralized in one building, you do not have to park in one spot, walk to another building

See PARK on P. 5

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### Fact or Fiction?

The film "The Help" has a chance to land Oscars for both best actress and best supporting actress.

(Find the answer on page 5)

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# News

## STARS

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and brought in by former head coach, Nate Mast, who is now the Director of Basketball Operations at SIU-Carbondale.

They're the first to admit that their head coach was a big factor in the process.

"If it wasn't for them, I don't know if I would be here," Lowery said about Mast's impact on him.

"Coach Mast was a big help to me," Glass added. "He talked to the coaches and told them what type of player and person I was and really helped me sell myself to the new schools."

Lowery is certainly happy with his decision to attend Cumberlands as he is the starting point guard averaging 9.4 points and 4.3 rebounds per game for the No. 25 ranked Division 1.

"It's great; I don't think I could've picked a better spot. Our team is good. We were number one in the country, been in the top 25 all year until recently, but it's a great school and I love it," Lowery stated.

Glass is sharing those sentiments after

scoring a team and career high 14 points last Wednesday night. He's averaging 3.2 points and has appeared in half of Elmhurst's contests this year.

"At first I didn't really think I made the right choice with Elmhurst, mostly because I was used to Parkland and that playing style," he said. "But after getting settled in, I'm really starting to enjoy playing here and I love my teammates."

Along with Glass and Lowery in that instrumental recruiting class at Parkland was Jamel Johnson, a Charleston product.

Johnson is averaging 2.2 points and 2 rebounds in a reserve role for Maryville University, a National Association of Intercollegiate Athletics Division 1 school in St. Louis.

2011 recruit Nic Hoepfner, an East Moline product, spent one season with the Cobras before transferring to his local Augustana College, an NCAA Division 3 school in Rock Island, Ill.

Hoepfner is averaging 5.2 points and 3.3 rebounds off the bench for the Vikings.

For more information on this year's Cobras, visit <http://www.parkland.edu/athletics/mensbasketball>.

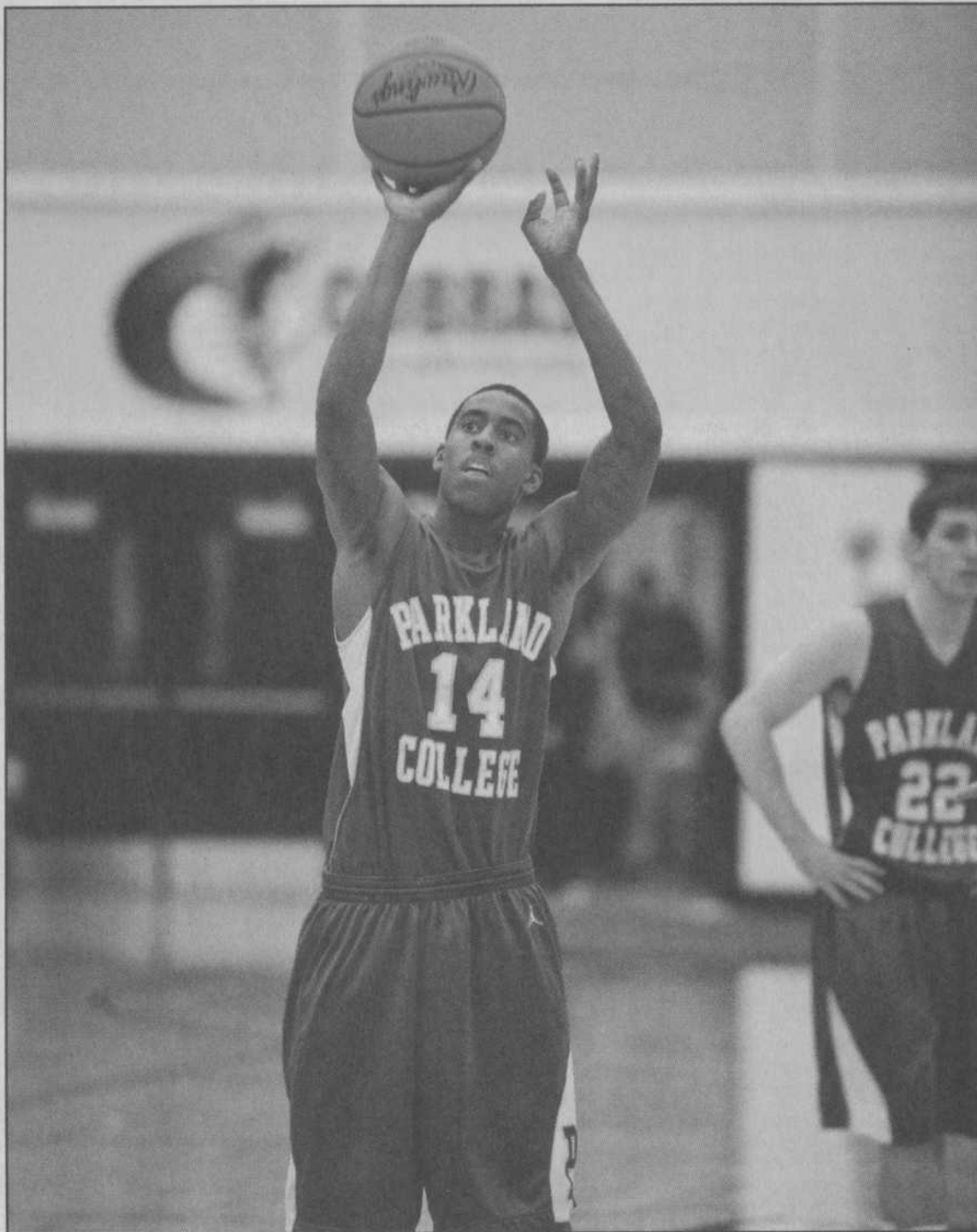
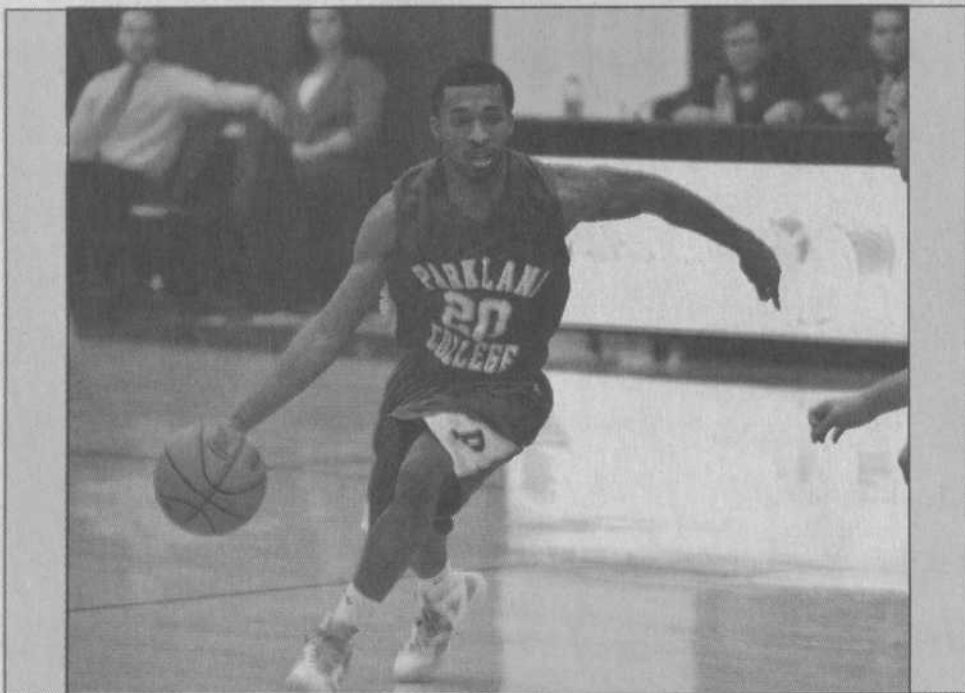
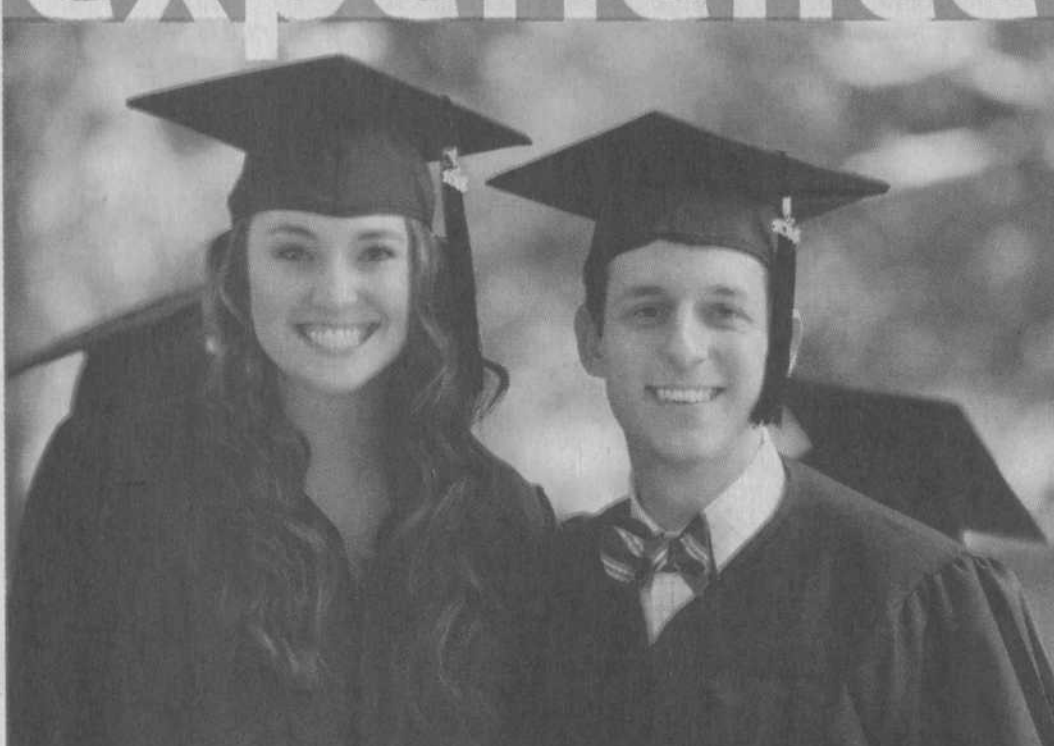


Photo courtesy of Parkland Marketing and Public Relations  
Charles Glass, former Cobra shooting guard, attempts a free throw during the 2011-2012 season. At left, Shaquille Lowery, former Cobra point guard crosses over a defender.



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# Lifestyle

## What do professors expect from you?

**Katie Kretschmer**  
Student Health 101

As a student, there are many people with whom you may interact: advisors, classmates, study group members, family, supervisors... and one that is oft left off the list: professors.

Those folks supply the information and expertise from which you'll learn, and are amongst the most important for you to get to know. Though they can sometimes seem unapproachable or like they don't have much time, engaging with instructors and finding out what they expect of you can really enhance your educational experience.

### Be an ACTIVE Learner

Ben C., a student at Pulaski Technical College in North Little Rock, Arkansas, says, "In college, the responsibility is on you." But a survey by Student Health 101 found that many students say they hardly speak to their teachers outside of class. Almost half say they rarely email them, and only 28 percent say they actively participate in class. In addition, 88 percent say it's acceptable to send and receive text messages during class.

These habits may inhibit your ability to get ahead in school. David B. Damiano, associate professor of mathematics at the College of the Holy Cross in Worcester, Massachusetts, explains, "The most important skill, whatever the class format, is the ability to be attentive. If you're looking at your smartphone under the desk, you're not being mindful of what's going on in class."

Joan McLean, associate dean for first-year students and professor of politics and government at Ohio Wesleyan University in Delaware, echoes this thought. "You'll have many professors who won't mandate attendance or comment on your absence," she says. "But they'll expect you to complete and understand every assignment."

The number-one piece of advice from college faculty is

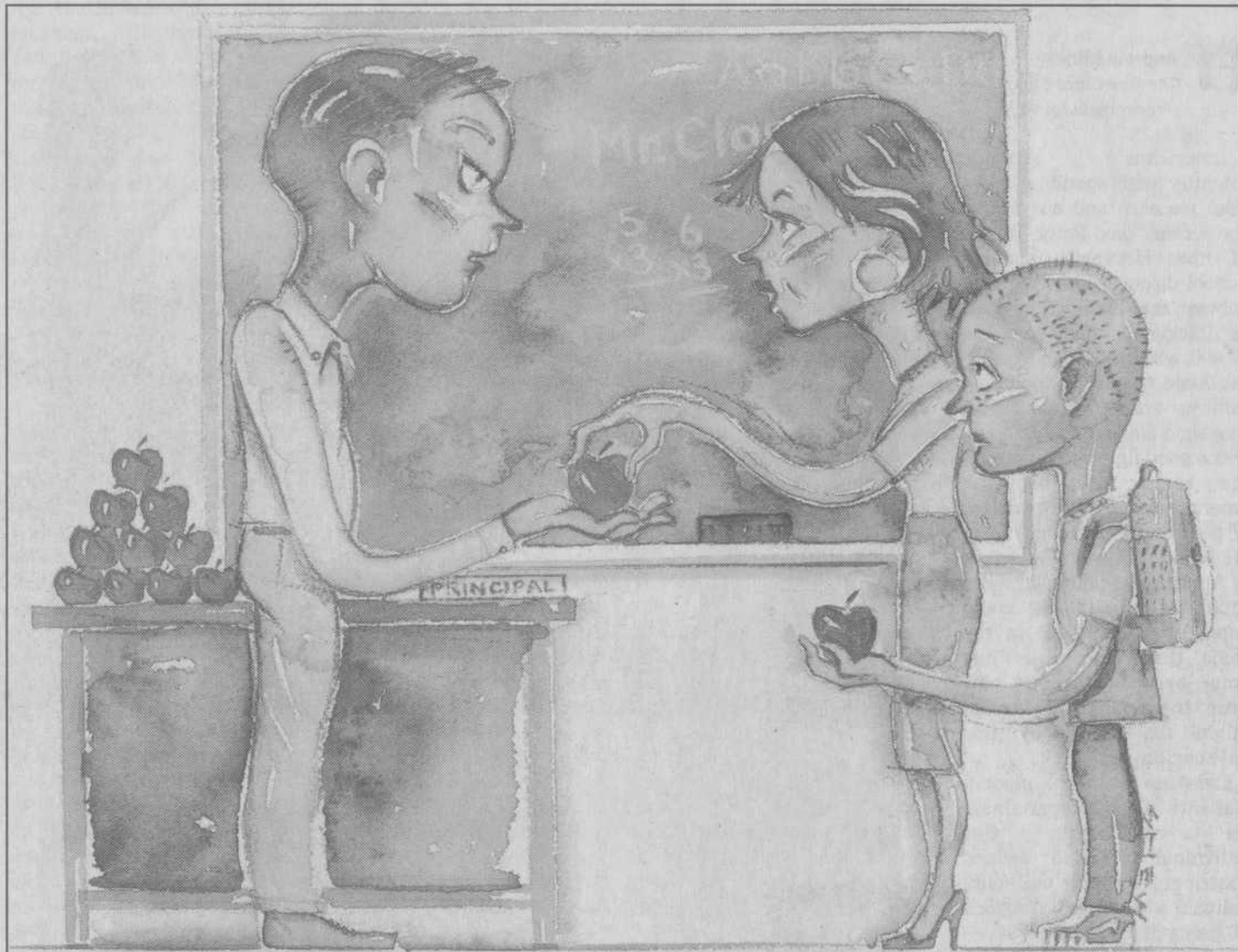


Illustration by John Shew/St. Louis Post-Dispatch

to ask questions. "I'm always surprised by how few questions students ask," says Geoffrey Kurtz, assistant professor at the Borough of Manhattan Community College, at The City University of New York. "Students should ask about parts of the course material that they don't understand [and] it's just as important to ask about things they want to know more about."

Ben feels his professors are readily available. "Technology makes it easy to contact your professors," he says. "I believe it's important to meet with [them] as much as you need in order to do your best."

### Communication Is KEY

Terza S. Lima-Neves, assistant professor of political science at Sewanee, The

University of the South in Tennessee, understands that many students may feel shy about asking questions. She suggests that it may be easier to do so online, and so a conversation can begin via email. Some courses have discussions online, and these forums are a great place to speak up. "Students [can] start a conversation and encourage their classmates to join in," she says.

Also remember that professors' office hours aren't exclusively for seeking help. "Students should come just to talk shop, not simply because an exam is imminent," says Andrew Mertha, associate professor of government at Cornell University in Ithaca, New York. "That kind of interaction can lead to better,

deeper dialogue down the road in the form of directed study, recommendation letters, or even future collaboration."

Diana W., a junior at Temple University's Fox School of Business in Philadelphia, Pennsylvania, makes use of office hours specifically for this reason. "I make a point to visit professors so that I get to know them and they get to know me," she says.

### CLEAR Expectations

Talking with instructors outside of class can help you in many ways. But also pay attention to what they offer to give you a head start: the course syllabus. This is the first place to look for a professor's expectations.

Syllabi usually contain a course outline, the schedule for

readings and assignments, and dates for exams. In addition you may find class policies and expectations, such as how to let the professor or teaching assistant (TA) know if you'll miss class, or what to do if you need further support.

Mertha explains, "I put all the most important information on the syllabus, [but] students often ignore it after the first class. I was [once doing] research in Tibet when my cell phone rang. It was a student asking me a question for which the answer was on the syllabus."

Julia Harryman, radiologic science clinical coordinator at El Centro College in Dallas, Texas, emphasizes that students need to completely review the syllabus at the start of a course, but also refer

to it regularly to keep up with assignments and expectations.

### SHOW Your Interest

Brian Miller, senior lecturer and area head of photography at Dartmouth College in Hanover, New Hampshire, says, "[Students] shouldn't try to guess what I like. They should be unafraid of making mistakes, [which] lead to new ideas."

Professors overall note that they don't want students to simply parrot back information. Rather, they hope students will value corrections, comments, and "red pencil marks," and want to know why they made mistakes, rather than just memorize the correct answer for next time.

Most professors not only hope that students leave their classes with new knowledge, but also that they learn on a broader level—whether it's how to present an argument clearly, think critically, or solve problems.

Kristin Fraidenburgh, adjunct professor of textile and surface design at the Fashion Institute of Technology in New York City, says students who expect to be spoon-fed information miss out on a key step in learning. "They don't fully explore a problem, and simply go with their first idea rather than working on several and figuring out which is the best."

Professors expect that you'll meet the basic requirements of a class, but also develop lifelong learning skills. Kurtz sums it up, saying, "I hope my students develop new practices, new habits, and new ways of thinking that will be valuable in and of [themselves]. I hope they learn to love reading difficult and mind-changing books, and that they think more carefully and gain some awareness of their place in history and society."

Students can access the Parkland College Student Health 101 magazine online at <http://readsh101.com/parkland.html>. Copyright 2012 Student Health 101

## Are BACKGROUND CHECKS working?

People who want to buy guns must pass an instant FEDERAL BACKGROUND CHECK to get the purchase authorized.

UNDER THE SO-CALLED BRADY LAW,

**95** MILLION

GUN BUYERS' RECORDS WERE CHECKED FROM 1998 to 2009.

95 MILLION

1.6 MILLION

ONLY **1.6** MILLION,

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WERE DENIED OVER **12 YEARS** FOR MENTAL ILLNESS.

THE NATIONAL INSTANT CRIMINAL BACKGROUND CHECK SYSTEM, run by the **FBI**, relies on records forwarded by the states.

But many states have refused to share information, citing privacy concerns.

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SOURCES: Department of Justice: <http://www.justice.gov/jmd/2012justification/pdf/fy12-obj-justification.pdf>  
Congressional Research Service: <http://fas.org/sgp/crs/misc/RL32842.pdf>

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# Opinions

## America's money tree

**Andrew Kline**  
The Free Lance-Star  
(Fredericksburg, Va.)

Americans struggle mightily with spending more than we earn and not saving for a rainy day. Peter Tufano of the Harvard Business School discovered in a recent survey that more than half of Americans could not raise \$2,000, within 30 days, from all available resources, including family and friends. Two thousand dollars, he reasoned, was a good figure to represent the usual "life happens" emergencies. Just the problem of poor and unfortunate folk? He found that only 25 percent of Americans making between \$100,000 and \$150,000 could come up with \$2,000 in the same timeframe! This hits home because it shows how even the financially literate might feel like they live paycheck to paycheck.

Consider the gloomy statistics about preparedness for retirement. Our individually funded defined contribution plans will only deliver a familiar standard of living if each of us saves roughly 15 percent of our salary from when we start working in our 20s until when we hope to retire in our 60s. This requires discipline. The miracle of compound interest will not work if we borrow against these funds for college education or spend them for medical and employment emergencies.

As it stands, 40 percent of us will never save for retirement and the average amount saved in a retirement fund is \$35,000. Twenty percent have no savings at all. And 46 percent of Americans die with virtually no financial assets. Currently, average annual household income is \$43,000. The average

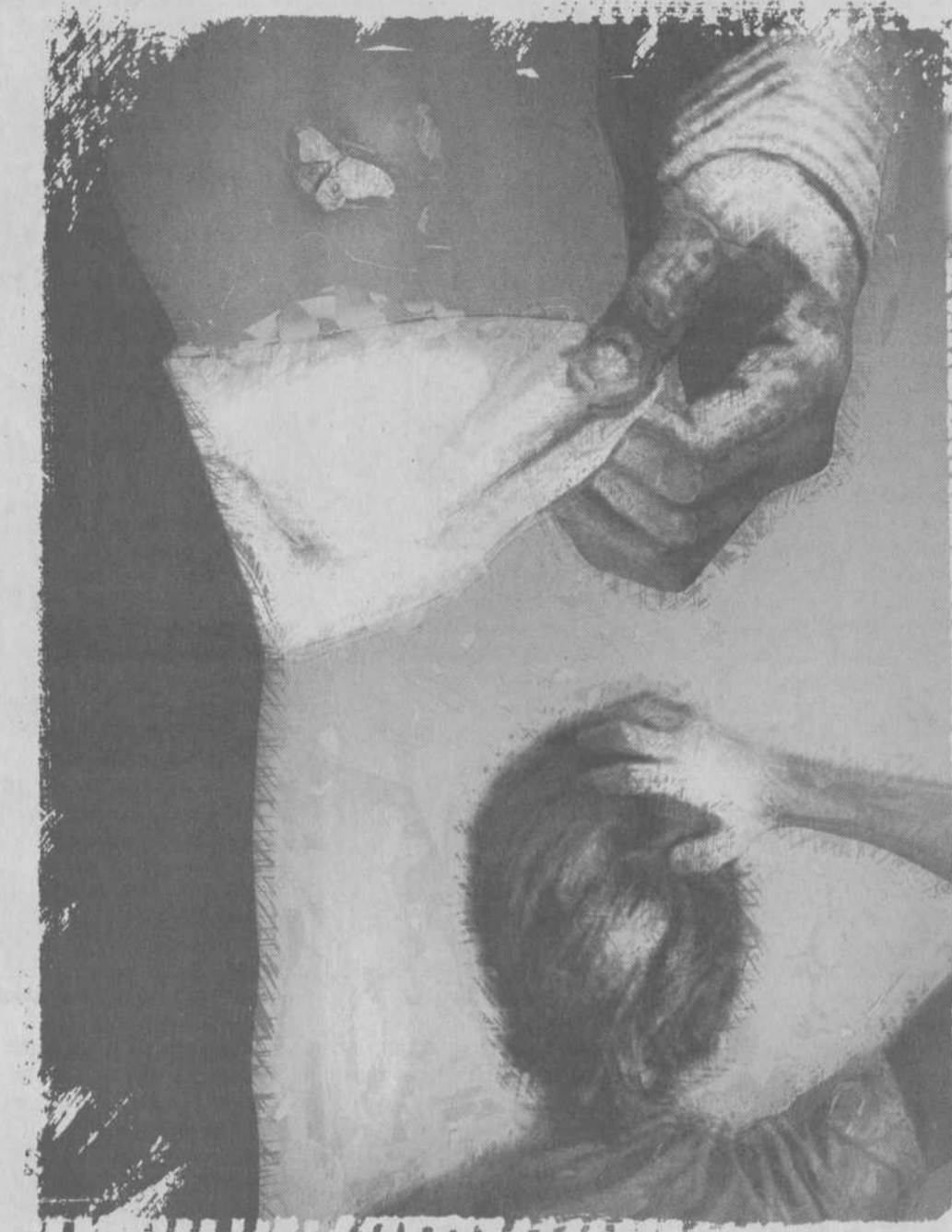


Illustration by Rick Nease/Detroit Free Press

total bank account balance is \$3,800. The statistic that matters most? The average household debt now stands at \$118,000.

Shall we look for other people to blame for this? There is not a public side to debt,

of course. Our national debt is registered not in billions but in trillions. If we can hardly tread water now, how will our children make those interest payments? Passions are high. Pledges have been made never to raise taxes or to

keep entitlements at all cost. Reputable economists cannot show you that the economy grows or shrinks according to the tax rate; it's just not true. And yes, something must be done about runaway health care costs. None of us are

going to get away without making sacrifices.

With all the hand-wringing and shouting most of us have never worked our way through the federal budget (much less crafted our own). We don't really know what's in it. We've been told: unfunded wars, tax expenditures (i.e., loopholes), and so much social insurance (Medicare, Medicaid, and Social Security) that someone else will have to pay for it. Yet we have never heard anyone explain at length how, with revenue dialed up here, and an expense dialed down there, we could over time balance the budget.

I was instructed by "White House Busting: The National Debt and Why It Matters to You." Despite the provocative title, two economists from MIT explain how a nip here and a tuck there can make all the difference. We've done it, or failed to do it, before. In 1812, we went to war without bothering to appropriate the means to pay for it. The White House was burned to the ground. We got serious about raising taxes and primitive central banking.

A budget is a moral document. Meditate on this fact: We spend the same amount on the military (\$670 billion) as we do on Medicare, Medicaid and Social Security combined. On a chart it is the same piece of pie. In the real world they are two utterly different but desirable things. We want a world at peace and our interests protected. We want a society that takes care of its elderly and less fortunate. The choices we make in each category tell us what kind of society we want. The pie in the picture of what the infamous

See MONEY on P. 5

### Prospectus News

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#### Did you know?

All unused issues of Prospectus News are donated to the Parkland College Veterinary Technology program or the Champaign County Humane Society.

## Through social media, a launch into the Manti Te'o scandal

**Diane O'Meara**  
Los Angeles Times

Earlier this month, when the Website Deadspin.com broke the story of Manti Te'o's non-existent girlfriend, I heard from several friends, all with some version of the same message: "That girl in the hoax photographs looks exactly like you."

There was a reason for that. The photographs were of me, though I had no idea until the story broke that they had been used to create a false identity for a woman who never existed, Lennay Kekua.

Here's how it happened. As someone in my mid-20s, I am of the generation that uses social media to connect with friends, family and business associates. Facebook, Twitter, Instagram: These are the ways we communicate. And like most of my generation, I didn't give a lot of thought to the word "friend" in the social media sphere. If someone sent me a friend request, more often than not, I accepted it. As a result, I found myself with a lot of friends, including some I barely knew. One of them was a guy I had only a passing acquaintance with, but who had gone to my high school.

I thought I had been careful with the privacy settings on my Facebook and Instagram accounts. I kept up with Facebook's privacy policies and took advantage of privacy tools. My private profile was not searchable by anyone who was not a "friend of a friend." I even limited access to photos of me that were posted by other people and tagged on my profile. And I made sure that every post and tag that was on my timeline was there because I allowed it to be there.

But, as it turned out, that wasn't enough. Even with restrictive settings, my wide circle of "friends" still had access to many pictures of me, and I had no control over what they did with those pictures.

One person abused that access. Many details remain unclear, but it now appears that the casual high school acquaintance whose "friend" request I accepted, took my pictures, and they were used to create the fictitious persona of Lennay Kekua. The imaginary woman then became bait to hook a talented college football player, Manti Te'o, who became romantically interested in her. Ultimately, the scammer told Te'o the woman had died of leukemia, leaving the football

player apparently heartbroken on the eve of a big game.

All that I've just described occurred without my knowledge, and I still can't quite believe it all happened. But looking back on it now, there are things I wish I'd done differently, even though the precautions I took exceeded those of many Facebook users.

A lot of the image theft would have been impossible if I'd been more selective about those I designated friends. Most of the photographs were simply copied from my postings by another social media user. But I also agreed, after the man now suspected of creating "Lennay Kekua" asked me repeatedly, to supply him with a photograph that wasn't on Facebook. In a series of increasingly frantic messages in December, he asked me to get in touch with him, saying, "It's an emergency" and assuring me "I'm not hitting on you."

When I finally did make contact, he told me that he was trying to cheer up his cousin, who'd been nearly killed in a car accident and was awaiting surgery for head trauma. The cousin had seen my picture and thought I was pretty, and this man thought it would

help his cousin's state to get a photograph of me. At the time, of course, I knew nothing of the whole Lennay Kekua affair, and, although I resisted several times, this man's story about his cousin made me feel guilty for not sending an innocent photo to a person awaiting surgery. So, I sent a picture. He asked for others, but I sent no more.

In the last week, I've shut down all my social media accounts. But I realize that's not a long-term solution. I use social media to connect with a network of friends and family, and with business associates. Social media make the world always accessible - no matter where I am or what time of day or night, I can share my life with my friends and they can share theirs with me. This has allowed me to keep up with relationships made over a lifetime. Former school classmates, hometown acquaintances, college friends, colleagues and co-workers are just a keystroke away. Giving this up is unrealistic.

I thought I was aware of the dangers and had done everything I could to protect myself. I now understand that the large corporations that control social media will never

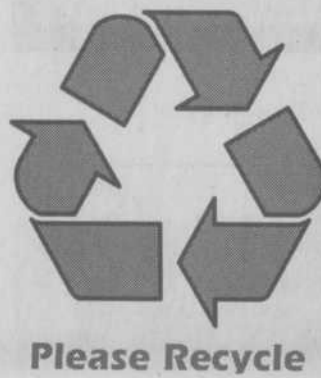
provide adequate protection by themselves. Users must take extraordinary steps to protect themselves.

Eventually, I'll go back to using social media. But I'll take an even more cautious approach. I'll have a new definition of who I agree to "friend," and it will be much closer to the old definition of friendship. My friends will be those I actually know and trust. If someone sends me a "friend" request, I will be as discerning as I am in choosing who I include in my off-line life.

There are 1 billion Facebook users, 140 million Twitter users and more than 90 million Instagram users. Some of them are predators. The face appropriated to be Lennay Kekua could have been yours just as easily as mine.

Ask yourself: Can you say for certain that pictures you've shared through social media have not been stolen to create another identity? A month ago, I might have answered that question yes. If my story had not included a high profile sports figure, I would likely have never known my image had been appropriated.

(c)2013 Los Angeles Times



# PARK

continued from page 1

from one building to another as in other community colleges," he explained.

Wallace also talked about the distance that students travel from their car to school, saying, "It depends on what you consider long. I suppose in the winter, even a brisk walk seems like a long walk because you are trying to bail the environment."

"There are plenty of parking spots available; I think there are some 3000 parking spots, not currently with the construction area," said Matthew Kopmann, Student Relations officer at Parkland College. "Issues we have with parking are obviously people who are not parking in between the lines, or parking in spaces that are not parking spaces."

Officer Kopmann also discussed about the construction problems that are affecting the parking lots, specifically lot B1 on the east side of the campus, explaining, "We can't really do anything about the construction. The construction is going to happen."

"But the thing is that there are parking spots available. A lot of places you have to go and pay for parking, and that is part of it; the parking here is free. There will always be parking spots open, so we've never been completely full, not all of the parking spots have been taken on campus," he concluded.

One piece of advice for anybody who wants to park closer is to leave a bit earlier, a half an hour early for those who live within the Champaign-Urbana city limits. It may seem obvious, but it's easy to forget that it can take longer to get to school on some mornings, especially during the winter.

Another piece of advice is to be dropped off by a friend or a guardian. This avoids the parking problem and gets you to class and out of the cold quicker.

For more information about parking on campus, visit the Public Safety office and pick up a brochure, or visit [www.parkland.edu/police/vehicles.aspx](http://www.parkland.edu/police/vehicles.aspx).

# MONEY

continued from page 4

"sequester" is all about.

As "White House Burning" points out, the government's finances are not like a family's finances; it is rather more like the finances of a family business. Businesses live and die by borrowing. Sole proprietors hear all the time that there is all sorts of capital seeking to be invested in enterprises just like theirs. Yet the family business that has operated for years with a line of credit can't get the loan to stay open or expand in uncertain days and months. What is going on? What makes it work?

It's the financial sector. That's where the stories of public and private debt come together. Louis Hyman has written an entertaining history of consumer debt titled "Borrow: The American Way of Debt." He insists we see borrowers and creditors through the same lens. His great insight is to note that the birth and growth of consumer credit has correlated with the shifting of capital investment away from asset creation to the creation of securitized financial instruments.

As the American Dream of home ownership recedes on the horizon, he lets us in on a secret: "Without a good alternative, capital continues to be invested in consumer debt. It is more important to ask why there was so much money to invest in mortgage-backed securities than to ask about the particulars of how those investments went awry. Don't ask just why Americans borrowed; ask why our financial institutions lent!"

His solutions will not seem practical to many. He suggests creating a new market for small-business investment, modeled on the FHA or Fannie Mae, which he calls Bobby Mac, that will make it more profitable for the financial sector to lend to entrepreneurs and small businesses than to speculate on paper promises.

There is onto something. He is nothing like good old-fashioned value. We need to value those who create things

again - not those who just leverage assets in order to break them up and sell them off.

Thrift was summed up by Benjamin Franklin as "industry, frugality, and generosity." Thrift is not just about "saving" or "bargain-hunting." Thrift is a big idea. Stated as a theorem, thrift is "the ethic of wise use." Ever since "Poor Richard's Almanac" laid a claim on the American character, we have learned that "the way to wealth" is some combination of being productive, shunning waste and extravagance, saving and learning to build capacity, and being a steward who is future-minded about the better legacy we are meant to leave to our fellow citizens. In order to thrive in every imaginable condition, both individuals and governments are challenged to use their resources most wisely.

In 2008, when all eyes were on the bailout of our financial institutions and on the emerging outlines of the public and personal debt crisis that would be christened the Great Recession, the Institute for American Values published a report to the nation titled "For a New Thrift: Confronting the Debt Culture." No less than David Brooks of the New York Times said: "This may be damning with faint praise, but it's one of the most important think-tank reports you'll read this year." The analysis and proposals etched the report are even more important today.

Start a public educational campaign, create national savings plans, build new thrift institutions, repurpose the lottery, and incentivize thrifty behavior in every area of our lives. It is a call to personal responsibility, and a reminder of the crucial role that sound institutions guided by creative public policy play.

We don't spend a lot of time moralizing about this debt culture. We take note of the free riders, the undisciplined, and the predatory alike. Complaining about personal and corporate rent-seeking is too easy anyway. Rather, we lift up those who have solved past the problems of creating social mobility and access

to markets. We highlight the history of credit unions, the promise of community development financial institutions, models of reform that have both succeeded and failed. We challenge our leaders to provide alternatives to the contemporary payday lending (usury) industry; we challenge ourselves to teach and enable people to build real wealth.

Pick up the report and read it. The most important phrase you will never learn if you don't is this: "anti-thrift institution." We may drive by a payday lender or a rent-a-center every day and not think about it this way: "Anti-thrift institutions do more than simply hand out expensive credit. They also establish social norms and promote cultural values. For today's anti-thrifts, the effort to influence values takes the form of highly organized and self-conscious marketing and lobbying campaigns.... These efforts are necessary to lower psychological and social inhibitions against over-borrowing and over-indebtedness."

Take the largest, most potentially corrupting, anti-thrift institution of them all: government sponsorship of gambling. One can hardly think of a more regressive, predatory practice than the state lottery - unless you bring in slot machines. Every day, the lottery taxes the poor by selling them a lie that their best (and only bet) is to get rich quick. "For a New Thrift" puts the contrast starkly: "With pro-thrift institutional incentives, many low- and moderate-income Americans might be able to join the class of savers and investors. Instead, the lottery has managed to recruit them into a class of habitual bettors." We might just as well run the numbers: a class of habitual losers.

Even as state-sponsored gambling seems accepted by all, something cries out to be done. Take a look at groundbreaking research on a savings vehicle called Prize Linked Savings. It turns out that credit unions, notably in Michigan but also elsewhere, have developed a "Save to Win" account that repurposes the

## A worse-case scenario

A look at what could happen to U.S. individual investments, including retirement savings, should Congress fail to raise debt ceiling, forcing the government to default on some of its obligations:

### Stocks: 2008 revisited?

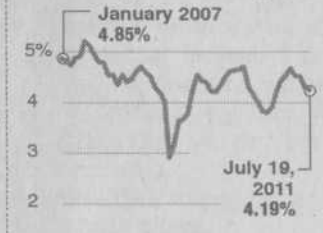
Daily closes on the Dow Jones Industrial Average since Jan. 1, 2007



- **Congress' initial failure** to bail out banks in 2008 pushed markets over the cliff; the Dow lost more than 700 points in one day, continued to slide
- **Congressional wrangling** now over the debt ceiling is giving markets the jitters; a default could cause stocks, as well as the dollar, to drop

### Bonds: Rising yield?

Average monthly yield (rate of return) on 30-year Treasury bond since January 2007, and July 19



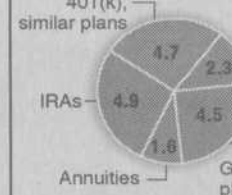
- **Bond yields** would likely rise as investors demand higher returns; this, in turn, would drive up the rates on mortgages, other consumer debt
- **Corporations**, municipal companies and other bond issuers would likely have to offer higher yields, increasing the cost of their debt and leaving less for shareholders
- **Federal government** would have to pay more to borrow, increasing government spending

### Retirement savings: Hit again?

Many Americans have retirement savings invested in securities, which lost value during the recession and could slide after a default

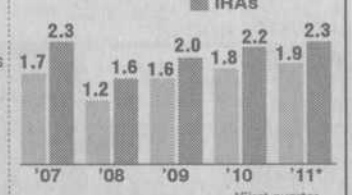
#### U.S. retirement market

In trillions, as of March 31, 2011



#### Retirement assets in mutual funds

In trillions of dollars



Source: Yahoo! Finance, U.S. Federal Reserve, Investment Company Institute  
Graphic: Pat Carr © 2011 MCT

lottery. The pooled resources of this classic savings account goes to awarding monthly and annual prizes. And it works. More people open accounts and more people save. However, it is illegal in most places because of the government's monopoly on gambling.

Get the government out of gambling. Do more than stay out of debt: celebrate thrift.

Debt is not our only problem. It is merely the consequence of not knowing how to distinguish wants from needs and thereby resist slavery. The real solution, after we have paid down our debt, is to reform ourselves and our institutions so that we make it as easy as possible to remain free.

One last suggestion: "Bring Back Thrift Week," which was

celebrated nationally from 1916 to 1966 on Benjamin Franklin's birthday. From Jan. 17 to 23 - this week in fact - we can share ideas about how we can encourage the small saver and revive the middle class. Drive through your neighborhood and take note of those anti-thrift institutions, resist your spendthrift ways and reflect on our national priorities, and find out what thrift institutions make your community stronger. We can discover together what will make us more productive in our work, creatively frugal in the stewardship of resources, and progressively generous as future minded citizens.

Do your part, and we will all be in your debt.

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## Fact or Fiction?

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Fact: The last movie to win both female acting categories was "Shakespeare in Love."

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# Puzzles & Comics

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## Sudoku (intermediate)

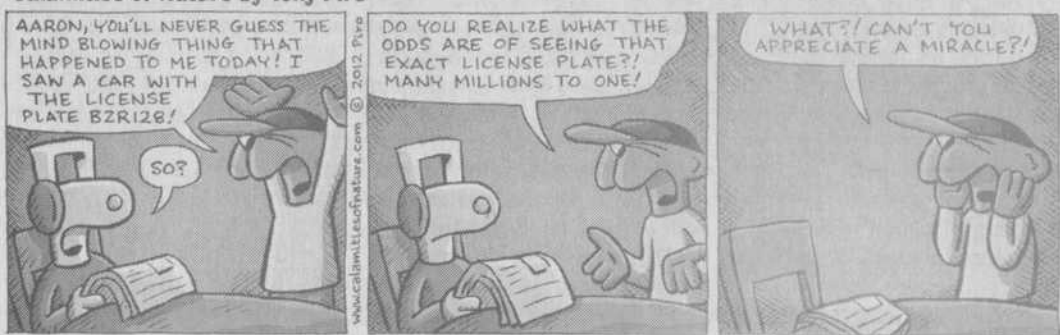
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4	6						7	1	9

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Calamities of Nature by Tony Piro



Best in Show



xkcd.com



WONDERMARK BY DAVID MALKI!



MoreOnTV

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SO BECAUSE ALL OF THE OTHER CYCLISTS JUMPING OFF THE BROOKLYN BRIDGE WERE TAKING STEROIDS, YOU DID TOO?



IT TAKES A BIG MAN TO CONFESS HIS SINS

©2013 Jay Schiller & Andrew Chandler

## The TV Crossword

By Jacqueline E. Mathews

- ACROSS**
- 1 Baroque composer of the "Goldberg Variations"
  - 5 Civil rights activist Parks
  - 9 Hairdo money
  - 14 Hairdo that's picked
  - 15 Barely manages, with "out"
  - 16 "I'm not kidding!"
  - 17 Corner Monopoly space
  - 18 "Strikers" formation
  - 20 Soldiers' shelter
  - 22 Most restricted, filmwise
  - 23 TV oil family name
  - 24 Thoroughfare
  - 25 Volcanic rock
  - 27 Futuristic personal transport devices
  - 31 "Filthy" money
  - 32 Pastrami seller
  - 33 Former Mideast leader
  - 34 Were in the present?
  - 35 "Severe reprimand, in metaphor
  - 38 Simpson judge
  - 39 Indian breads
  - 41 Prehistoric threat, for short
  - 42 Kate's TV roommate
  - 44 Pollution legislation goal
  - 46 13-piece suit?
  - 47 Tenn. athletes
  - 48 Train schedule listings
  - 49 "I, Claudius" star Derek
  - 52 Not draw any cards
  - 55 1963 hit for the Drifters ... or where you can see the ends of the starred answers
  - 57 Mixed bag
  - 58 Demander's words
  - 59 "Othello" conspirator
  - 60 Fund-raising dinner, often
  - 61 Like pocket protector wearers
  - 62 Cyclops and Wolverine, e.g.

1	2	3	4	5	6	7	8	9	10	11	12	13
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		23					24					
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		47					48					
49	50	51					52				53	54
55						56				57		
58						59				60		
61						62				63		

By Mike Nothnagel

12/13/11

63 Part of CBS: Abbr.

- DOWN**
- 1 Tijuana's region
  - 2 Requiring binoculars to see
  - 3 "Where evidence is gathered
  - 4 Faith-based battle
  - 5 Show contrition
  - 6 Giving the go-ahead
  - 7 Splinter group
  - 8 Pose, as a question
  - 9 Trick into wrongdoing
  - 10 Piña ... rum drinks
  - 11 Got down
  - 12 Trig class ratio
  - 13 Be mindful of
  - 19 Mysteriously unusual
  - 21 Flooring craftsman
  - 24 "Chill out!"
  - 25 Mel who voiced Bugs
  - 26 Like an otological test
  - 27 Teammate of Rivera and Posada

Monday's Puzzle Solved

A	L	E	S		C	A	P	S		S	Q	U	A	B
B	A	J	A		O	G	R	E		A	U	R	A	L
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M	I	X	E	S		N	E	L	L		A	L	S	O

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12/13/11

- 28 \*Extremely easy task
- 29 Actress Holmes
- 30 Pumps and clogs
- 32 Day at the movies
- 36 Milano's land
- 37 Strike lightly
- 40 Enjoyed every bite of
- 43 Teacup poodles, e.g.
- 45 Unimportant person
- 46 Remain a little longer
- 48 Setting for this puzzle's theme
- 49 Become a member
- 50 Author Tyler
- 51 "Good buddy"
- 52 Emulated Michael Phelps
- 53 Is out sick
- 54 With perfection
- 56 New Jersey fort

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Also on

# Sports

## January Athlete of the Month: Mark Gilchrese

**Spencer Brown**  
Sports Writer

His name is Mark Gilchrese. That's Gilchrese.

Odds are if you are trying to pronounce this in your head, you are doing it wrong, but don't worry about it.

"Every time I start a new semester, teachers always mispronounce my name so I'm pretty used to it," Gilchrese joked.

Gilchrese, point guard for the men's basketball team, is the January athlete of the month.

This Cobra team underwent construction over the last six months. A new coach, new system and new recruits all made their way to West Bradley Avenue.

One of the constants was the general on the court, the point guard Gilchrese.

All things considered, the season has run pretty smoothly.

"We started the season off pretty well," Gilchrese said. "We won the Laker Classic."

That Laker Classic he alluded to was one of the biggest triumphs of the season.

It was Parkland's first time winning the tournament. The Cobras defeated three consecutive D-I opponents en route to victory.

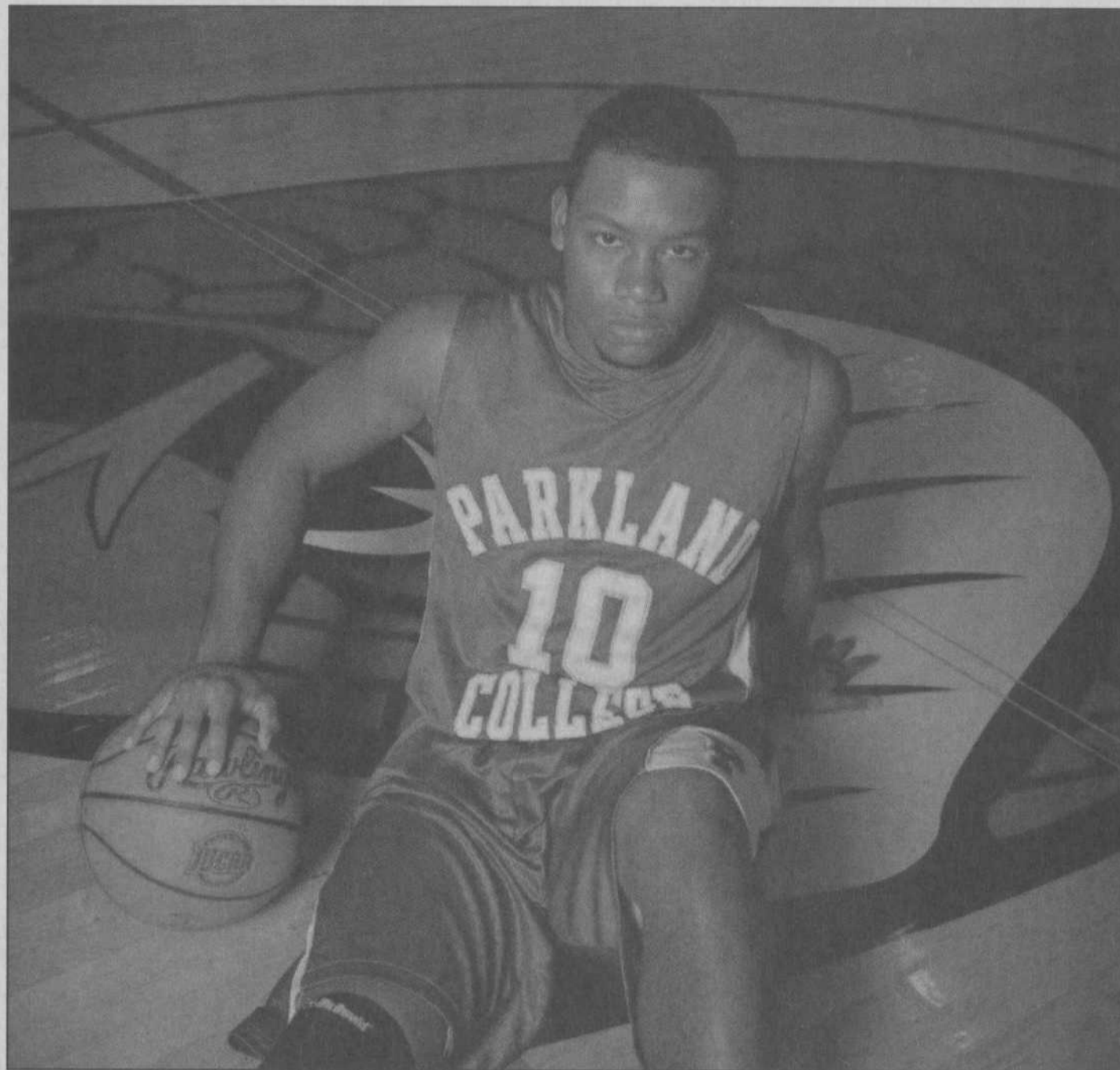
To top it off, Gilchrese took home tournament Most Valuable Player honors. "I was surprised," he admitted. "I wasn't even expecting to get it."

His 16 points, 10 rebounds, 8 assists and 2 steals in the championship game likely tipped the odds in his favor.

This was a big accomplishment and those were stellar numbers in a title game, but if you speak to the lefty from Springfield, he'll tell you that the stats are not what are most important.

"Pretty much running the team is the most important part of being a point guard. As a point guard I get everybody involved and run the offense, get everybody else in a rhythm," Gilchrese explained. "Then get myself involved after that."

It doesn't seem like a bad



File photo of Mark Gilchrese, current Cobra point guard.

Photo courtesy of Parkland Marketing and Public Relations

formula judging by the start of the season. Including their victories at the Laker Classic, the Cobras started out with a 13-4 record.

Unfortunately, they have hit a bit of a rough patch as they dropped the last three games.

A recurring sore spot for this team is their struggles in games decided by 5 points or less. They have played seven games within that point margin. Five were losses.

"We have to be able to finish games better," Gilchrese admitted. "We have to knock

down free throws, that been a problem for us. We have to get loose balls, have to get the big plays at the end. We have to be able to finish better."

One thing is for sure, Gilchrese will not settle for losing games.

"I'm really competitive so whenever I step out on the court, I try to win."

Spoken like a true Chris Paul disciple.

The comradery of this team should help shift the tide a bit as conference play heats up. "We're all pretty much

brothers," the point guard said. "We hang out all the time. It's good when you get along with your teammates. It makes it a lot easier to play with them."

It also makes it a lot easier to correct mistakes. Having a coach that the players put their faith in makes it easier as well.

"He's a lot different than Nate," Gilchrese explained.

Nate Mast was Parkland's head basketball coach for the three seasons prior to this one and Gilchrese's coach as a freshman. He has since

left for SIU-Carbondale to take a position as Director of Basketball Operations.

"I like him as a man and as a coach because I think he really cares about his people. He's a good coach and I like to play for him."

Gilchrese admits that his shooting ability and leadership role have both increased since he first stepped foot on campus. Now they will be desperately needed heading down the stretch. Especially if his assumptions about his team are accurate.

"I expect us to go all the way, honestly," he said. "I feel we have the talent to. We just have to put it all together. We put it together, we can win a championship."

One of their major obstacles is Lincoln College.

"We can't seem to get over that hump," Gilchrese admits. "We always play them to a two point, three point game. They just always come out on top."

Lincoln came out on top 57-55 in a January 19 meeting in Lincoln. They also defeated the Cobras in the meeting before in a 91-89 thriller last season at the Dodds Athletic Center.

"We'll get them next time though," he asserted.

They will have to if they want to reach that next level.

Gilchrese contends that he is just a regular guy off the court that just likes to hang with friends.

That regular guy doesn't appear to shy away from pressure like most regular guys.

"I like having the ball in my hand at the end because I feel like I'm comfortable with myself. I got confidence in myself that I can make the right play at the end."

Good news for Cobra basketball fans. There will undoubtedly be plenty of end game situations in the upcoming weeks.

Gilchrese's other choice for the big moment?

"Anthony Woods," he said. "He's a good shooter in practice, he never misses. I trust that he'll make the shot."

There will be plenty of opportunity to view Mark Gilchrese and the rest of the men's basketball team. Six of their last nine games are at home.

Expect to see plenty from our Athlete of the Month.

The next contest is tonight at 7:30, when the Cobras host Danville Community College at the Dodds Athletic Center. For more information on Mark Gilchrese and other Parkland athletes, teams and events, visit [www.parkland.edu/athletics](http://www.parkland.edu/athletics).

## Parkland Charmers make trip to Nationals

**Alex Wallner**  
Sports Writer

Parkland is on the right track for winter sports. The Cobra Dance Team, otherwise known as the Parkland Charmers are headed to the National Tournament in Florida.

Unlike basketball or baseball, the Parkland Dance Team does not always receive a lot of recognition, but has shown tremendous success in recent years. They have done this through hard work and perseverance and have earned a trip to Nationals as a result.

Led by nine returning sophomores and six freshmen, this team is combination of talented veterans and young incoming stars.

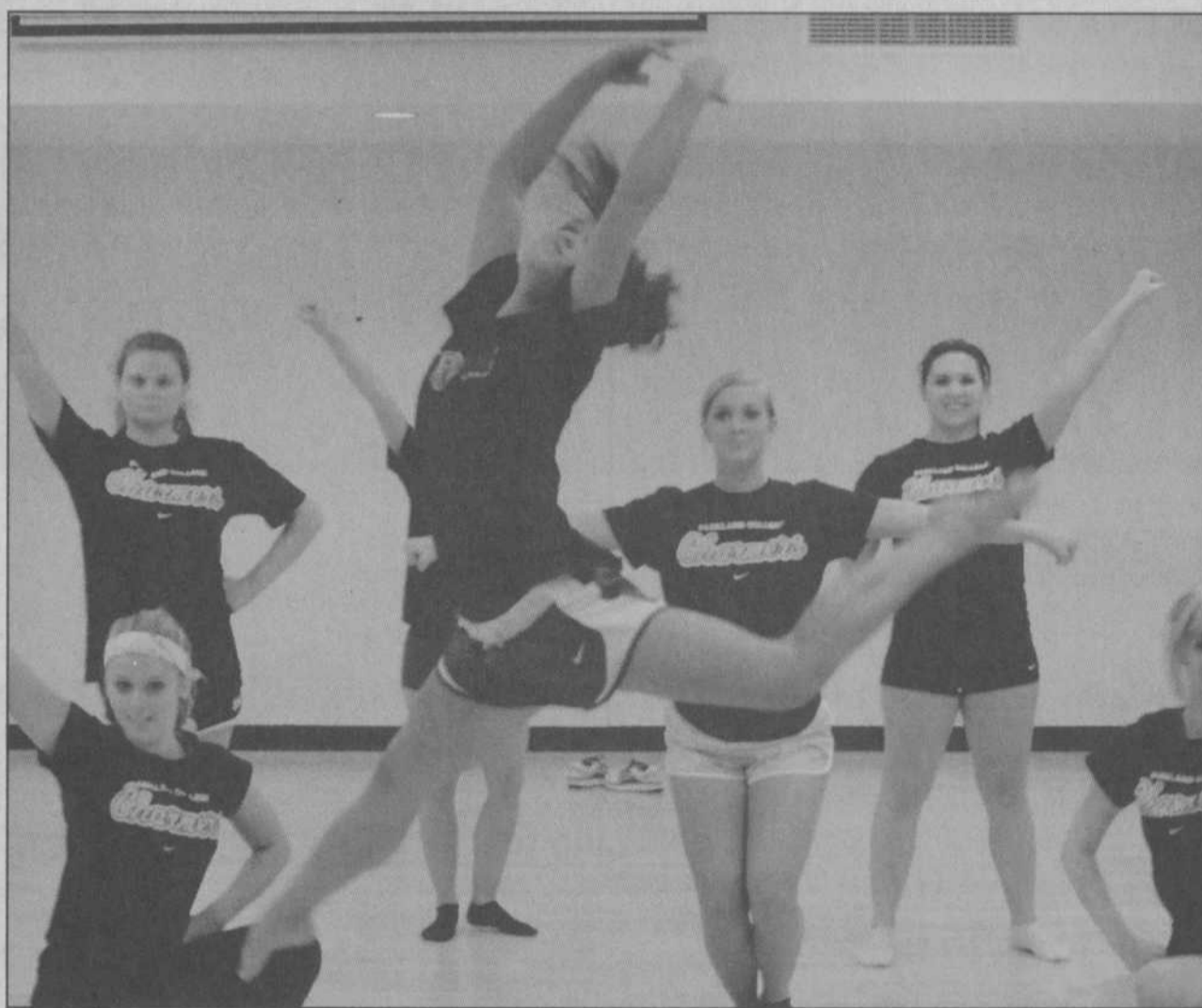
Motivation and the competitive edge were two characteristics shared by everyone on this year's team. Everyone involved put in the work to improve and to achieve the level of mental toughness that many athletes so often fail to achieve.

"I was pretty much breathing, sleeping, and eating dance for about five months. I couldn't wait to get out there and show off how great we were," sophomore Cami Renfrow explained.

"I was extremely motivated seeing how this is my last year on the Parkland dance team; I wanted the capability of leaving a mark on the dance team and Parkland College, letting others know what this team offers dance wise, and family wise," sophomore Jade Mackey stated.

"I cannot even describe the amount of hard work, tears, and sweat the team put into this single dance we were taking to this competition," sophomore, Michelle Schultz remarked.

"To only perform this routine for two minutes, the only motivation for us to look good was extremely high. I think I speak for both myself and the team when I say it's one of the bigger



Nursing major Lia Templemen performs a leap during the Parkland Charmers' practice on Thursday, Oct. 4, 2012.

motivators we have throughout the entire season," she continued.

Getting motivated for a special event, such as Nationals is something every team is trying to accomplish. For Parkland, motivation and effort got them there and the dance team has proven itself to be one of Parkland's top sports teams.

The Charmers are not only excited to have made it to Nationals, but are

motivated to win, as well. This is a feat easier said than done, as the best in the nation will be competing at an unmatched level of competition for that number one spot.

"We don't get a chance to get used to it because you literally get two minutes to prove that you are good. If you have one slip up in that time, then it's pretty well over," Head Coach, Kelley Englehardt explained. "There

are ten judges so eyes are constantly on you so there is zero room for error."

"The competition is high in intensity and there's so much energy in every direction. It's a very collegiate and respectful environment to be in yet it's so much fun and an amazing thing to take part in. We dance against some of the best schools in the country; I think that speaks for itself. I think we're progressively meshing into

the level of competition. Even from last year we've improved so much and brought a lot more to the table," Schultz said.

"The competition level was the fiercest I've ever seen. All teams brought their 'A' game and everyone had the same drive. Since you're around that kind of intensity constantly, you find yourself matching it," Kerns said.

Win or lose, competing against tough opponents in tough competitions helps a team to not only gain experience, but to gain confidence.

Overall, this group of dancers had a terrific season and learned a lot as a result. They not only grew as a team, but grew as individuals and became better dancers. It was not only a learning experience, but a growing one as well.

"It did help me become a better individual dancer because my endurance and stamina levels grew enabling me to expand my dance abilities. I feel like as a team, we really fed off of each other's energy to dance as one, rather than thirteen individual people. We meshed together really well while we were dancing," Kerns explained.

"Nationals made me a more logical dancer. It made me want to take dance to a bigger team and a higher and harder level. I became really close to those girls, most of them are my best friends, so yes, I think the fact that we didn't do as great as we hoped really brought us together," Renfrow stated.

As a team and individually, all of these girls found themselves a lot more mentally tough and not just physically tough. Even though they came up short, it was a tremendous season that they will relish forever and never let go; something most teams and individuals never get the opportunity to do.

# Entertainment

## An interview with Company of Thieves

**Mace Mackiewicz**  
WPCD Correspondent

Company of Thieves are currently on a special acoustic tour of the Midwest and Eastern states. Before their performance on Thursday at the Canopy Club, two of the band's members, Genevieve Schatz and Marc Walloch, sat down for an interview.

**Prospectus News:** Your music style is really hard to describe. How would you describe your own music?

**Genevieve Schatz:** When I describe our music, a few different adjectives come to mind. They are eclectic, eccentric, sincere, soulful and magical. There are definitely pop elements and the music is very melody driven.

**PN:** What bands or musicians would you say have influenced you?

**GS:** The Beatles, Radiohead, a lot of old jazz and soul singers like Aretha Franklin and Billy Holiday. We were influenced by 90's bands like Nirvana and No Doubt.

**PN:** Who would you say have been your favorite bands to tour with so far in your career?

**Marc Walloch:** GroupLove was a good band to tour with. Fun shows, good people and they brought out a lot of things in our band that we didn't know we had yet.

**GS:** Yeah they were coming from a good place and we learned a lot from watching them play.

**PN:** Are there any bands that you guys would really want to tour with in the future?

**GS:** Tons, yeah, but it's funny to say the names.

**MW:** I don't know whether to name the bands I want to see because I could just go to their concert and be just as happy, or bands I want to tour with.

**PN:** You are currently on an acoustic tour, what inspired you to do one of those?

**GS:** Well this is how we started the band, Marc and I writing songs with the acoustic guitar. We're kind of getting back to our roots and bringing

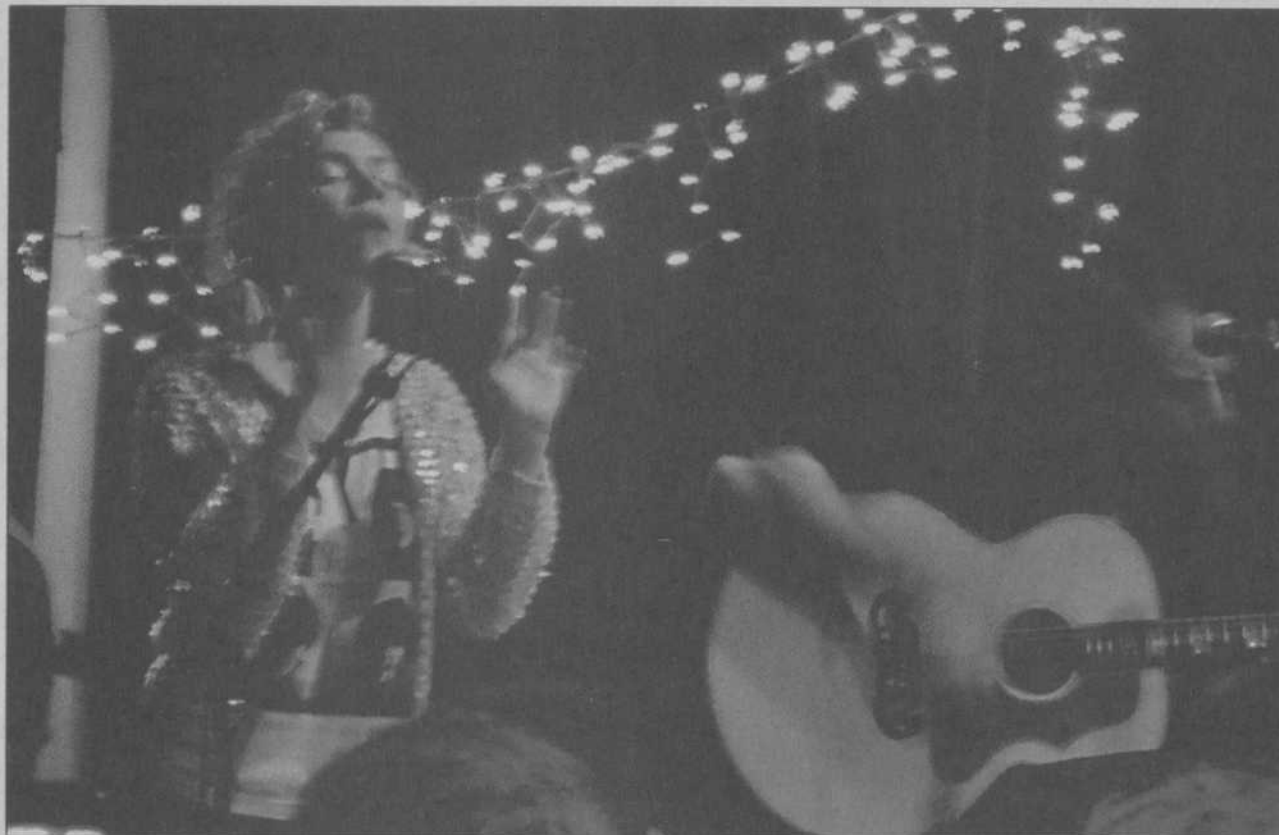


Photo by Chanelle Stokes/Prospectus News  
Vocalist Genevieve Schatz of Company of Thieves performs at the Canopy Club on Thursday Jan. 24, 2013.

an element of a personal open mike type of atmosphere where it's just us hanging out with audience. We wanted to have a personal, intimate show. We haven't done this in a long time and we're also trying to figure out our next steps in our band, so we thought it would be good to go back.

**PN:** Would you ever consider doing an acoustic live EP based on this tour?

**GS:** Yeah a lot of people have been asking about that actually.

**MW:** I am sure this is going to go well for us, so I think we'll do tours like this every once in a while during the record cycle, instead of just the full band.

**PN:** What are your favorite restaurants to eat at while on tour?

**GS:** Local, organic and sustainable restaurants.

**MW:** Thai food is always really good.

**GS:** Yeah, Thai food is good. Opens

you up, clears you out. We also really like sushi.

**PN:** Are there any artists or bands you guys would like to collaborate with on songs?

**GS:** I think it would be fun to make a song with Cee-Lo.

**MW:** I would like to work with Neil Young or Tom York.

**PN:** What are you guys most proud of so far in your musical career?

**GS:** Just that we've stayed true to ourselves musically, we've never written anything that didn't come from a place that didn't represent us. We never conformed to anyone's ideas of what we could be.

**MW:** I feel really good about whether you're getting helped out or not, just moving forward keeping it moving along has really just brought people together. Seeing how we've brought a community together like at last night's concert, we played to a

room of people just screaming along to our songs with, like, friends and family. It's a bunch of strangers we didn't know and I am really proud about that we are able to just bring a group of people together.

**PN:** Have you guys ever gotten any weird or creepy compliments?

**GS:** Yeah, someone attacked me once and licked my neck, there were no words involved but it was creepy.

**PN:** Are there plans for another album?

**MW:** Definitely, we've been writing, we took a lot of time off over the summer. We're just trying to figure out how to move forward in healthy new waves, just trying to keep the band alive, and how to help us survive by doing this. The next step after this tour is to be demoing new songs and try to figure out the best way to get it out to people to survive.

**PN:** Can fans expect any major

shifts in musical style?

**GS:** We're always going to be growing and evolving. So, just like there was a giant leap from our first record to our second record, there will probably be a similar leap for us.

**MW:** One thing I probably could say that I see already is that our second album seems to be very live-based songs, probably because our first album tour was our first time touring nationally for years and it brought out a certain beast in us that we wanted that energy captured. Now, it's kind of like we're getting older and we want to be better songwriters, so the songs are definitely more song and melody based which was how the first album started but we are older and wiser now so it'll be different.

**PN:** If you two couldn't be musicians, what would you be doing?

**GS:** Something that would involve traveling and researching, digging and just a major explorer. I don't know, it seem like it would be fun to go on archaeological digs and stuff.

**PN:** What are some of your hobbies outside of music?

**GS:** I read a lot of books. I love going to movies. I love going to art museums. He goes on bike rides.

**MW:** Yeah I go on bike rides, music, love going to concerts. Travelling-I love going on fun trips, I have family in Arizona.

**PN:** Have you ever been heard one of your own songs on the radio and just thought, "Wow that's us!"

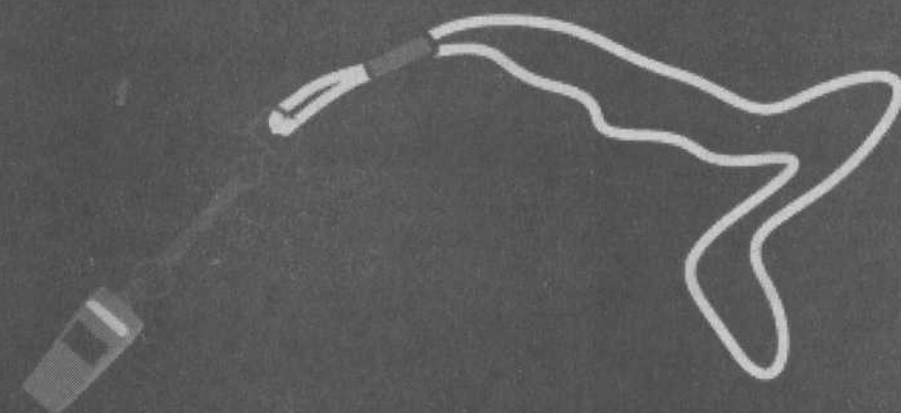
**GS:** Yeah, it's very surreal.

**MW:** One time, we flew into Kansas City and we got picked up to go to our hotel and we heard our song, "Pressure" playing on the radio and it was very funny for us. It's very surreal.

Company of Thieves will be back in the Midwest next month to play shows at Hoosier Dome in Indianapolis and City Winery in Chicago. More information about the band and upcoming shows can be found on their website at [companyofthieves.net](http://companyofthieves.net). As always, you can hear Company of Thieves and other artists on 88.7 WPCD FM.

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