"Let our New Year's resolution be this: we will be there for one another as fellow members of humanity, in the finest sense of the word."

Goran Persson

HAPPY NEW YEAR! WELCOME BACK!



HOW TO BREAK THE CHAINS OF FINANCIAL SLAVERY



If you have ever felt as though the deck has been stacked against you and your financial future, trust me . . . you are not alone, and unfortunately, you are correct in your suspicions.

As highly logical and rational as we would like to believe we are in our decision making process, society has successfully convinced us that the ticket to the good life can be found in the following formula:

Go to school, get a job, make lots of money, buy your dream house and car, and indulge yourself at every whim.

While I am not advocating for a life of coupon clipping or shopping at the dollar store, this recipe has perverted the collective mindset of humanity of what it actually takes to create a sensational life. To make matters worse, our culture and generation has had a fundamental shift in attitude that has broken the link between effort and reward.

In an attempt to fulfill our never ending desire for more, man has "successfully" created a mechanism in which we can satisfy our "need" for instant gratification—yes, I am talking about using debt.

At some rudimentary level we all understand that debt is dangerous. But in our daily lives, many of us view it as a necessity. We use it to buy homes, cars, toys, vacations, and even pay for post-secondary education.

Rather than delaying gratification and working in order to save enough money to pay for an item or experience outright, people have deluded themselves into thinking they are much richer than their bank account would suggest. They focus on "monthly payments" instead of the actual cost of the item.

Continued On Page **

AROUND THE SCHOOL

POETRY LOOKOUT WITH RACHEL

NOSTALGIA BY IMAN SHUAIB

Those days of youth, You reminisce.

You remember those summers of endless bike rides, music blaring, enjoying life,

Feeling as though, in those moments, everything would be ok

So young and so carefree Long ago Those memories.

They seem to have vanished As you realize time is passing

So quickly

And those days of endless bike rides,

Those long hot summers Have passed by too

Those moments of divine bliss Where you forgot everything for a while

Were when you really found yourself

And that . . . that was the moment you really found out how to lose yourself in the essence of it all and be yourself.





Iman Shuaib is a second year drama major, education minor. She is twenty-one years old and loves art. Nature is one of the most significant influences on her writing. Iman enjoys reading in her spare time; her favourite genres are mystery, adventure, and romance. Iman not only writes about nature, as we have seen in her previous poem in "The Bolt," but also about the nature of things and how life seems to feel.

Iman's poem, "Nostalgia," highlights the joys of childhood and the fleeting nature of these childish days. Adults often remember their childhood when times get tough in everyday life. We often think, "I wish I could be a kid again" or "let's go back to grade five when life

was simple." She uses common associated imagery with childhood such as bike rides, blaring music, and summertime. Iman does not use rhyme in her poem, which might have strengthened the tone of childhood, but her use of short stanzas helps that. The short stanzas and breaks in phrases helps move the poem along quickly and express how quickly things seem to change in life. It seems like only yesterday I was playing on the playground, and now I am on a career path and considering having children of my own in the future. Her last line describes the theme of this poem. These moments of childhood were when you could really be yourself, without caring about the world and its influences.

"That was the moment you really found out how to lose yourself in the essence of it all and be yourself." Iman Shuaib

Submit Your Poem, To
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And You Too Could Be
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THE BOLT

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<u>Around the School</u>

FROM MODELING TO EDUCATION -

How Ms. Neiman Rocks the Runway and Her Classes





Nic Neiman, a twenty year old bombshell best known around Concordia for her outgoing personality, sexy long legs, and controversial feminist perspective, has recently taken on a new challenge in addition to attaining her degree—she has quickly sprouted up as one of Edmonton's newest models. While dealing with school can be stressful enough, Nic has an array of other hobbies, such as caring for and riding her horse, Strider, to keep her busy, and with the hot button issue of modeling added to the mix, things can get pretty crazy! Here is my interview with Concordia's growing feminist superstar:

What are your majors and what year are you currently in? Double major in English and Philosophy, and in my third year. What are your career goals after you graduate? My career goal in modelling is to get on a cover of Vogue or Elle. I can dream big!

However, long term I'd love to become an English teacher. I'm at Concordia right now studying full-time hoping to get into the education program. I love teaching, and I love literature. I think it would be the perfect job for me! I've always known it's what I'm meant to do.

Big dreams! It's what the world needs. How did you get into the business of modeling? Where were you discovered? I was discovered in the most unlikely place in the most unlikely situation. Last year I was sick with a nasty cold, and went to get soup from a Tim Hortons with a close friend. It was -25°C out, and I was feeling really sick. I got scouted by Mode at the Tim Hortons, and they asked me if I had ever considered becoming a model. I thought they were joking.

Wow, that is so cool! I wish I could still look hot while sick! So since vou've been scouted, what shoots have you done, who do you wear, and who do you get to work with? I've done a lot of creatives with some great photographers in Edmonton. A lot of my work so far has been local. I've walked shows in Western Canada Fashion Week as well as Fashion with Compassion in October. I've worked for a few local magazines as well. I've also done work for Toronto-bound designer Nicole

As far as my favorite designer goes, I love Alexander Wang. I'm excited for him to take over Balenciaga!

That is a big step into the industry, congrats! Now it can't all be positive. What are some popular misconceptions and assumptions about modelling today? Popular misconceptions. .. where to start? A lot of people think models are stupid and uneducated. The term "ditzy" is often used to describe those who walk the runway. Nothing could be further from the truth! Most of the girls I model with are in university as well, if they are not still in high school. One of my fellow models is even studying neuroscience at the U of A!

Not only do you have to be intelligent to be a model, but

tact is a must. In this industry, it's very important to be "people smart" as well. Having good connections makes the difference between landing the big international jobs and catalogue modeling. No one wants to hire a stuck up model that is difficult to deal with. There are plenty of pretty girls in the world; it definitely takes more than just looks! Another misconception is that all models have eating disorders. I can't count the times I've been accused of having a mental/ eating disorder just because I model. A good and reputable agency will not look at a girl with a healthy body type and tell her to completely change it so she can walk down the runway. In a similar manner, models are encouraged to look fit. Toned stomachs and toned muscles are encouraged down the runway. This is next to impossible to obtain if unhealthy eating disorders are introduced. If a model is not eating enough protein or carbohydrates, then she will not be able to utilize her body so that she can achieve this toned look. Models are encouraged to eat—just eat healthy. Obesity is a rising epidemic in North America, and eating healthy and having toned models is merely a response to this. No decent agency will encourage an eating disorder. A lot of people can't handle the cognitive dissonance that (as a model) I am a healthy and happy person!

Thank you for bringing these issues to light. Now, what do your friends and family think? I've lost so many "friends" over my decision to start modeling. Despite my

attempts to remain modest, jealousy and stereotypes run deep. I've had to model behind my parents backs until I signed internationally and started to become noticed by some of the bigger agencies. However, I am fortunate enough to have really good friends here at Concordia and Mode who have supported me in pursuing my dream before I even got signed. These are the people I want to keep in my life forever. They believed in me before I could believe in myself, and I will never forget

Glad to see such a positive attitude despite the chaos! Besides modelling, what else is on your agenda? Modeling isn't my only job. I also work part-time as a canine nutrition consultant at a local holistic pet food shop. In addition to full-time studies and three horses to look after, I'm pretty busy. I am lucky I have good friends to keep me sane; otherwise I don't know how I would have made it through the school year.

Is there anywhere friends and fans alike can follow and read about your story? I know you're a very talented English major here! You can check out my blog "Feminism in Fashion." It's on blogspot, but I update my Tumblr more often. Follow me, I'm Femineiman! I enjoy blogging about my experiences in the fashion industry! Especially as a feminist!

Thanks! Where can we expect to see you next?! I don't want to give too much away before papers are signed, but I've got high hopes for this summer! Hopefully I will be fortunate enough to hit some international runways soon!

Around the School

THE SKY IS FALLING IN JAMES BOND 23



There was lots of talk about Bond 23 not getting off the ground since the MGM issue a few years back. Not to sound cliche, but Bond is back and "Skyfall" is a great representation of what James Bond should be. "Skyfall" begins with James Bond (Daniel Craig) in a mission to retrieve the lost computer file containing the names of undercover MI6 operatives in terrorist organizations all over the world. Due to a friendly fire accident, Bond was shot and presumed dead. M (Judi Dench), head of MI6 now moving on to recover the files, finds herself as the target of a terrorist. Bond is back from the grave to find the terrorist, save the undercover agents, protect M, and comes to terms with his unresolved past. Much can be said about Bond, especially with Daniel Craig portraying the suave secret agent. "Quantum of Solace" was arguably one of the weakest Bond films of the series—primarily because it was the first direct sequel in the Bond franchise. "Skyfall" doesn't make the same mistake.

The film has some amazing set pieces, both in pure action and in character development. Essentially, Bond is getting old. The film people know it, he knows it, M knows it. He is showing signs of his old age through his physical and mental tests. Craig, I think, is one of the better Bonds to date, right behind Sean Connery and Roger Moore, and the direction he is taking with Bond will help shape the character.

The middle portion of the movie was slow at times, but the setup was all on purpose. Javier Bardem plays a great villain. He has that perfect passive aggressive attitude that makes the other Bond villains unique. Never wanting to get his hands dirty and relying on indirect means to get things done? Perfect.

Judi Dench is a great actor and I cherish every moment that I get to see her in a film, Bond film or not. So I was pleasantly surprised when she got much more screen time and action scenes in "Skyfall." Traditionally, the character of M is just an office character who assigns Bond missions. Not much is usually seen of her afterwards, but with the huge focus of M being the target of the terrorist in "Skyfall," we see M in more perilous situations. Not only is Bond getting old but M is as well and it shows. Dench even throws in a nod that she is not cut out for field work in film, though she definitely can stand her ground.

The last bit of the movie was

practically a montage to the old Bond films with references that made me giddy like a schoolgirl. Without spoiling the surprise I will let you discover them yourself. You would be blind if you missed all of it. They also managed to write into the script almost every major plot point of the old Bond films, including why M has been a female in the past six films, as well as the inclusion of a few iconic characters that haven't been in the last two films (again refraining from spoiling it).

"Skyfall" is a long movie, so prepare to sit in the theater for at least three hours. But you know what: it is all worth it. There is lots of story to get through in this movie, and I didn't feel once that it was rushed. Not only did "Skyfall" renew my faith in 007, it also got me excited to see what is next for the MI6 spy.

More Entertainment on Page 6

Commenty? Concerny? Articley? Ideay? Tell Uy!

Come on by our office or rend an e-mail to:

crabolt@rtudent.concordia.ab.ca

CAREER SERVICES

NEW GOALS FOR THE NEW YEAR



A new year means new goals and possibilities. It is important to think ahead in regards to your career and academic path. In each year of university, there are specific things that you should think about to give yourself a leg up against the competition in the work world. Obviously, you need to focus on your GPA. Often employers do not ask to see your GPA; however, your academic score is important for

ensuring that you are eligible for university transfer (if necessary or desired) and graduate school. Sure, C's get degrees, but if you want to have a better chance of succeeding in the work force, high academic standing is key, and working hard and making progress can be satisfying and rewarding. In your first and second years, really focus on your academics: find study buddies, plan study sessions, attend career services workshops, and learn to develop structured study habits. University is more demanding than high school, so

evaluate your attitude toward your academic life and make sure you are remaining positive and determined. You should also focus on finding a well paid summer job. At this point, it is okay if you do not have a job that matches your career goals; you just need the money to pay for school and decrease your student debt. In addition to what I have previously stated, your third and forth year is the best time to begin networking with people who work in your field of interest. This means volunteering or finding

an internship that suits you. Developing connections with people in the work field can help you find the edge you need to get to the top. After all, it's often about who you know, right? This is a new semester, a new chance to evaluate your study habits and start fresh, so-get 'er done! Additionally, be sure to register on the career portal to keep informed about work opportunities and internships and "Like" the Career Services page on Facebook. Enjoy your new semester!

JANUARY EVENTS	Date and Time		
Graduating Seminar	Tues. Jan. 8; Wed. Jan. 9, 4:30-6:00 PM		
Interviewing for Grad Studies	Thurs. Jan, 17, 4:30-6:00 PM		
Networking Toward Employment	Wed. Jan. 23, 4:30-6:00 PM		
Networking Toward Employment	Thurs. Jan. 24, 4:30-6:00 PM		

The Career Services office is located in the Library (L265). The office is open Monday through Friday from 9:00am to 4:30pm.

To see Doreen please make an appointment by coming in person, or by using one of the following methods:

Email: Doreen.kooy@concordia.ab.ca; careerservices@concordia.ab.ca

Phone: 780.378.8461

ENTERTAINMENT

Game Review: Assassin's Creed 3



This week I switch gears a bit with a Video Game review. "Assassins Creed 3," the fifth game in the "Assassin's Creed" introduces a brand series, new character and a brand new locale. For those waiting for a proper sequel to Ezio's prolonged story you might not be fully impressed with Ubisoft Montreal's latest creation. Even though "Assassin's Creed" is a well-known franchise in the gaming community, I have to point out that while the "Assassin's Creed" games are based off of real world events, the story is always fictional. There is (probably) no real Assassin's guild in the world.

The "Assassin's Creed 3" story takes place during the American Revolution with the player taking the role of Haytham/ Connor and their role in the American Revolution. "AC3" is a free form open world game that is a mix between free flowing combat and fast paced parkour movement. The combat is a little bit faster paced this time around but at the

same time adds new challenges to the combat. Health no longer regenerates in combat, which forces the player to think more strategically about which enemies to combat. Weapons are a little more robust with a faster tomahawk along with a bigger focus on ranged weapons, including poison throwing daggers, twin flint lock pistols, and muskets just to name a few. Assassinations have been streamlined for fast paced action, though I rarely found myself using the context sensitive actions. Honestly, though, I do not see much improvement in the way I was fighting the bad guys. In a way, the whole counter-attack formula that we have all come to know and love is getting a bit stale, and the "Assassin's Creed" franchise will have to change something drastically to keep me compelled for future games. Connor's storyline is a breath of fresh air for the series. "Assassin's Creed 3" takes place during the American Revolution as you fight along side the colonists against the What I find most compelling is how they write Connor to be along side some



of the most influential and important people in American history, including George Washington and John Pitcairn (Google him). If I were a major history buff I feel, it would be a weird slap in the face but as per the "Assassin's Creed" story, it is no different than from the other games in the series.

The problem with "Assassin's Creed 3" is that it gets boring real quick. It is nice to see all the attention to detail, like the ship combat, but it's execution is poor; and the homestead missions, well at the end of the day it all just becomes a grind and for money, which isn't a great incentive. My biggest gripe with "Assassin's Creed 3" is that Connor is so powerful that there is no need for a slightly faster sword or a slightly more powerful strike. If anything, there is a need for larger ammo pouches, but the game isn't clear

which side-missions unlock what until you have performed those tedious tasks.

On top of that, if you are an OCD gamer and feel the need to collect every Optional Mission objective, then you are going to be frustrated. Many of the side objectives (even the main objectives for that matter) involve staying hidden for the mission. Also, there is another objective for getting all the hidden objectives in one go.

"Assassin's Creed 3" delivers on a lot of good promises and content, such as a unique story and a brand new setting that feels completely original, but the game falls short with convoluted objectives and side missions that feel both tedious and mundane. I can not see me going back into the game to complete any of the side missions other than to get trophies/achievements.

Life 'n Stuff

To Work It Out, Or Let It Go, That Is The Question



Good day my fellow Concordians!

I hope that each and every one of you had a great holiday with your respective families. If any drama did arise, feel free to message me about it. It could make for an interesting article. I wanted to let those of you who have submitted something to asklifenstuff@gmail.com know that there have been quite a few questions pouring in, and I assure you that they will be answered. The following question was actually two in one, and rather than rush through it, I devoted this week's article in order to respond as best as possible. So you are aware, all the questions submitted are done so by your fellow students. I hope you enjoy this one, and Happy New Year!

Dear Life n Stuff,

This is a long one . . . I've been seeing this guy for a while with no strings attached. We have been intimate and I'm enjoying my time with him. We have gotten very close and been through a lot together. My ex came by last night. We were also intimate . . . It was just a one time thing, and we have no intentions of getting back together. I don't know how I should feel especially since the guy I'm hanging out with now has been caught lying to me a bunch of times. The thing is, I don't think I feel bad at all! I have 2 questions. . . 1. Should I continue to hang out with my new guy and try and work things out?, or 2. Should I cut ties

with him and try and deal with the loss? Please help!!

Dear lied to,

Man... I read and re-read your submission numerous times and every time I did a new potential resolution came to mind. I could not even imagine being in such a predicament. I would like to initially state that if you are choosing to be intimate, especially with more than one individual, you need to be safe. Not just for yourself but for all parties involved. You don't need to receive and/or give a gift that keeps on giving if you know what I mean...

When it comes down to it you technically don't have to choose between either; however, out of respect for the individuals involved, I might inform each of them that they are not your "one and only." As I am not sure of the exact circumstances surrounding your "non-relationship relationship," I can only make recommendations including the facts you have given me. Let's review those now:

Current Guy

- 1. You have been through a lot together
- 2. You care about each other
- 3. You are physically close
- 4. You hang out a lot
- = Relationship

Whether you guys have labeled things or not, the foundations of a relationship are there, and I can only imagine how the dishonesty must be hurting you. If the lying is seriously getting out of control, you need to call him out! Why put up with a liar?

Trust is extremely important in any type of relationship. If you can't trust him, you can't move forward. If you can't move forward, then the only other direction is backwards (or remaining stagnant—but that's not possible). The lies are going to drive a wedge between you. From my personal experience, I don't want to be friends with liars never mind be in a non-relationship with one.

One of my favorite quotes about this topic says:

"A liar knows that he is a liar, but one who speaks mere portions of truth in order to deceive is a craftsman of destruction." -- Criss Jami.

Lying is a completely selfish act, and the only person that benefits from a lie (until they are found out of course) is the one telling it. They get to save face for another day. I have no idea what the lies consist of, but that doesn't really matter. What I can safely predict is that he told you that he lied as to not hurt you, but the reality is he lied to protect himself.

So, I guess the question becomes, do you want to be with, or associate yourself with, someone capable of being a selfish liar? If the answer is no, kick him to the curb. If you think it is worth the hurt, then remember—the people you hang out with reflect who you are as a person to the individuals around you. If you want to be the girl who respects a liar, go be that girl. But know that your friends are not going to comprehend why someone would willingly put themselves into a position like that. They may even begin to lose some of the respect they have for you if they haven't

already.

There is a huge difference between working things out and looking the other way. The former is by far the healthier choice, but if the lies remain, working things out becomes impossible; therefore, if you stay in that situation, you are actually indicating to him that it is permissible to lie to you. I don't think you want to send him that message.

As for the ex, an ex is an ex for a reason. The attraction is completely understandable as you were in a previous relationship; however, you need to remember why things didn't work out. In situations like this it becomes essential to think with reason, not with emotion.

My best friend always tells me that the definition of insanity encompasses the idea of repeating something over and over again expecting a different result. Think about that for a moment and start considering yourself. Also, there are 6 key factors to a successful relationship of any sort: friendship, freedom, honesty, trust, understanding and communication. Do what is best for you and what will make you happy, and not just temporarily.

Please know I am not telling you what to do. I am simply providing you with potential options. Good luck with whatever decision you make and keep in mind that there are plenty of great guys out there—never settle, especially for a liar.

*As always, please submit any questions, thoughts, or concerns to asklifenstuff@gmail.com, and it might show up here! Take care all!

SPORTS

HOLIDAY SPORTS RECAP



Bailey GARDECKI Staff Writer

Happy Holidays Sports Fans, I hope that everyone has had a great Christmas and New Years and are ready to begin a new semester here at Concordia.

To all you NHL fans hoping for some progress on the Lockout debate, I am afraid you will be quite disappointed this semester. However the NHLPA was set to meet with the NHL in the New Year and try, once again, to sort out the details. I, however, don't have any hope for the NHL in 2013. I am excited for the Scotties Tournament of Hearts in February, because curling is

my second favourite sport to watch. Yes, I know, it is very exciting to watch.

On that note, the Concordia curling team participated in their first curling tournament of the school year on November 30th-December 2nd. It was a gruelling weekend for our mixed team; unfortunately, we didn't do as well as we had hoped. Willow Frissell skipped five great games, but the team fell short and only scored 1 tough win to 4 losses. Tough break, but we can still catch up! The team is working hard to prepare for the February 1st-3rd play down so they can even the odds and win a spot at the curling provincials. Good luck guys!



Concordia Thunder hockey picks up again on the 11th of January at Terwillegar Arena at 8:15PM, and the Men's and Women's basketball team compete on the 11th and 12th against Kings College, so I encourage everyone to come out and support your school teams.

That's all I have for you folks. Don't drink and drive.

See you next time, Bailey

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JANUARY 11
KINGS @ CONCORDIA
6:00/8:00 PM

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HEALTH & FITNESS

The Truth behind Vitamin Water and Energy Drinks



In today's society, many people turn to the new sensation Vitamin Water to gain important nutrients and vitamins, as well as turning to energy drinks to "wake up" their body and mind for school or work. Are these sensations even remotely healthy? Or are they simply a hindrance to the human body? Vitamin Water, a company designed in New York to help busy people reach the recommended daily dose of vitamins and to energize them for the day, claims to be beneficial and they state on their site, www.vitaminwatercanada. ca, that their drinks are safe and healthy to consume as long as one abides by the daily dosage labelled on the bottle. Instead of using artificial sweeteners, Vitamin Water uses 100% pure sugar and natural sweeteners from fruit. They also incorporate caffeine into the Energy (tropical citrus) flavor, but not in any others. While caffeine is not necessarily bad for you, you must be careful on the amount you are consuming—whether in these drinks or in coffee. The water in these drinks is also derived from a triple treated source and is at the highest quality. Some Vitamin Water drinks even have a zero calorie or zero sugar option! There have been

no studies found depicting if Vitamin Water causes deterioration in one's health, and according to the company, it is the safest and easiest way to consume essential nutrients in today's world.

On the other hand, energy drinks such as Rockstar, Monster, Redbull, and Amp have been linked to many deaths in the United States. While fault does not lie directly on these products, they are not deemed the safest way to gain an energy boost. These drinks provide a significant "kick" to the user, and sometimes cause devastating results due to high caffeine and taurine levels. These drinks also contain a lot of sugar and are often high in calories. The recommended

daily dose is on the can (and the dose is usually only one can per day for an adult), but many consumers do not abide by these guidelines and consume more than is deemed safe. While not everyone has a bad reaction to energy drinks, caffeine sensitive individuals or those with high blood pressure may experience different effects, such as heart palpitations, shaky hands. inability to concentrate or sit still, and in some extreme cases, anaphylactic shock. Energy drinks are legal in Canada, hoever, in many countries they have been banned. If you are going to consume energy drinks, limit yourself, and stop immediately if you notice any of the above symptoms and consult your doctor.

Some Healthy Snacking Advice



I hope everyone's holiday was filled with delicious baking and a huge Christmas dinner—I know mine was! But now that it's back to the grind, there is no more time to sit around and eat all day! Though snacks are usually our little way of rewarding ourselves for the day's work, they need not be unhealthy! To maintain a high metabolism and avoid gaining weight, snacking can be used as an alternative to large meals!

Instead of consuming three larger meals every day, why not try the "snacking diet"? This means having five or six smaller meals, or snacks, throughout the day. This is beneficial because it constantly keeps your metabolism moving and working, causing your body to burn more calories even if you do not work out or do not have time for proper meals—the perfect solution for busy university students! Some ideas for healthy snacking include whole wheat crackers and goat cheese, non-fat Greek yogurt, a handful of unsalted almonds (or any other nut),

eggs, whole wheat tortillas and hummus, non-sugary cereals, rice cakes, and of course, fruits and vegetables. Some healthy drink choices can include nonfat chocolate milk, teas, coffee (minus the cream and low on sugar), and of course, water! If you are partial to three larger meals a day and do not want to give up your mom's homemade spaghetti, that's okay too! To balance out the extra carbs in a meal, just go for a walk with your pet or do a few sit-ups to counter-act the calories! Remember, calories are not necessarily bad, but the sugars and fat content in food is.

TEXTBOOK
BUY-BACK

JANUARY
7TH TO IITH
(MONDAY-FRIDAY
5 DAYS)

9:00 AM
TO
4:00 PM
IN FRONT OF THE
BOOKSTORE

POLITICS



FIRLOTTE Staff Writer

The stockings are no longer hung by the chimney with care, Santa is another twelve months away, and the pounds of turkey I have eaten are a fading memory, but all of those gifts that have been given and received are sitting at our feet.

I am a Christian so Christmas is a huge part of my faith. The birth of the promised Messiah and celebrating all of the glory and wonder He brought into the world is a wonderful reminder of the amazing life I have been given. I have been travelling during Christmas and have seen many different malls, all full of people shuffling about buying things for their loved ones. I do not think that this is a bad thing. Quite the contrary. I think giving for the sake of giving is a beautiful thing. Pay it forward, that is one of the ultimate goals for this time of year. I do not agree with the capitalism that accompanies this time of year.

It is not what we buy, it is how much and for how much we buy all of these things that is disturbing. Something that was made across the world is marked up 200% and we just sit here and accept it. The money we spend on these marked up

items is ridiculous. I think fair trade is the way to go. It is not necessarily economical, but it is environmental and the right thing to do. I love Ten Thousand Villages for this purpose. I don't mind paying thirty dollars for a nice ebony dish that was hand made. I know that all of the profits will be going to the community that it came from and my money will go to better use.

Another option I tend to go for, along with many others in school, is making gifts. They are not only cheaper but mean so much more. Whenever my parents unwrap a painting I have done or my sister gets yet another scarf from me for

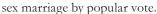
her birthday, they are always ecstatic. They know that the entire time I was making the gift I was thinking of them, and it doesn't matter if I dropped a few stitches or if my brush slipped here or there, because they love that it's imperfect. It is unique.

Next time you pick up something, take a second and think, "Is this a fair price for this product" or "Can I make this?".

Comments? Questions?

Outrage? Please submit something to "The Bolt" for publication! csabolt@student. concordia.ab.ca OR Write on our Facebook Wall!

Top Political Stories of 2012





From legislation to terrible slaughters—this year has been full of political struggle and upheaval. Here are five stories that have gained an astounding amount of press in 2012.

-Same-sex Marriage

• Obama became the first sitting president to endorse same-sex marriage. In addition, Washington and Maine became the first states to legalize same-

-Shootings

14 shooting have occurred this year targeting schools, temples, malls, and movie theatres. These shootings include James Holmes killing twelve and injuring fifty-eight in a Colorado movie theatre during a Batman movie, and Adam Lanza killing twenty children at an elementary school and seven more adults, including his own mother, before turning the gun on himself. The shooting in Newtown, CT by Lanza has renewed the debate over gun

control.

-Presidential Election

• This was the first presidential election that used social media to share political messages. Within minutes of Romney uttering "Binders full of women," a Twitter handle and Facebook page had been created to crowd-source all of the best meme portrayals.

-Student Protests

•Students in Quebec led a demonstration against a proposal by the Quebec Cabinet, headed by Liberal Premier Jean Charest, to raise university tuition from \$2,168 to \$3,793 between 2012 and 2017.

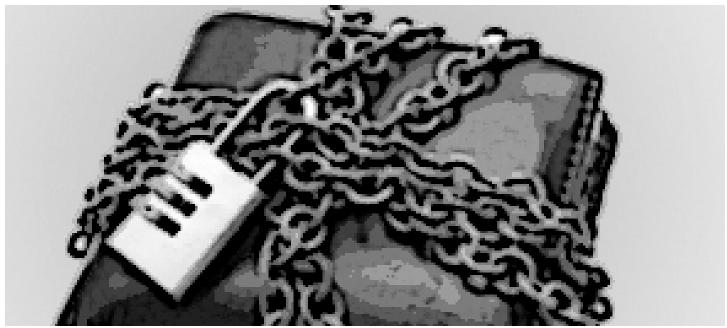
-Syria

• The government of Bashar al-Assad continues it's extreme crackdown on Syrian rebels and protesters. The U.S. and the international community have come under increasing pressure to act.

Comments? Questions?

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Student Personal Finance more on the chains financial slavery



Continued From Page 1

While this might temporarily provide pleasure, the long term consequences (especially once the numbers are added up) are disastrous and far more stressful than one might have originally intended.

Debt may be useful, but it is NOT necessary. It is a luxury and as a general rule, you should live without it.

That being said, however, there are certain situations when using debt makes sense. Buying cashflow rental real estate or financing the start up of a business are two good examples, but you must exercise caution. You must be sure that the return you are getting on your debt is guaranteed to be considerably higher than the cost

of the debt and that you are not personally liable for the debt.

I understand that most of you are not quite at this level yet, so for the remainder of the article I am going to focus on tackling the one thing that can either make or break you financially—yes, I am talking about those dreaded student loans.

Personally, I am a huge advocate of investing in education, however, without some clear cut strategies, the benefits of acquiring the education can far outweigh the added stress from constantly feeling underwater financially. Fortunately, the solution to this problem is simple and easy to overcome:

1.) Figure out the total amount of debt that you owe upon

graduation. Getting clear on this number will allow you to get out of debt far faster than by merely operating by assumptions and "guesstimating."

- 2.) Once you know exactly how much you owe, devote 20% of your income from the "Capital Investments" account that I taught you in the 5-C account money management system and use this money to pay off your student debt as quickly as possible.
- 3.) Once your student loans are paid off, reallocate the 20% back to your Capital Investments account to start building your wealth through investment.

If you are troubled by debt, know this: You can get out of it. And when you are debt-free you can begin using debt strategically (as I personally do) to build wealth. But to do so, you must always ask yourself two critical questions: How much will it cost? Can I afford it?

Stay tuned for my next article where I am going to tie everything we have learned together so I can give you a concrete financial plan that you can use to achieve all your financial goals in 2013—believe me, you won't want to miss what I am going to share with you next.

If you have any questions/comments/feedback about this article or about finances in general, please send me an email at mstead@student.concordia. ab.ca, and I will respond to them personally.

Fun & Games

FUNGAGUS

The rumbling sound your stomach makes when hungry is called "borborygmus."

World's shortest horror story consists of only two sentences. "The last man on Earth sat alone in a room. There was a knock on the door."

The national animal of Scotland, is the Unicorn.

The Flag that Apollo 11 astronauts planted on the moon was bought for \$5.50 at Sears!

Neil Armstrong sued his barber of 20 years after he sold his hair to a collector for \$3,000.

Every Chili's restaurant has one picture hanging upside-down inside and it's a challenge for the customers to find it.

Miley Cyrus had braces the whole time they filmed Hannah Montana, but they were glued to the back of her teeth so you couldn't see them

There are 2,500,000 rivets in the Eiffel Tower.

http://uber-facts.com/

SUDOKU

Each column, row and block must contain all of the numbers 1 through 9 and no two numbers in the same column/row/block of a Sudoku puzzle can be the same.

6			2					
	9	4						7
2		1	60		9			
					6		3	
1	6			7			2	9
	8		5					
			9		8	7		6
7						5	9	
					4			2

Answer sheet is available at: www.theboltnews.com

WE AT THE BOLT WOULD LIKE TO THANK



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WORD OF THE WEEK

glogg

\ GLUG\

Noun)a hot spiced wine and liquor punch served in

Scandinavian countries as a

Christmas drink

ORIGIN:

it comes from Swedish and derives from the verb "glödga," meaning "to burn" or "to mull."

From Dictonary.com

Hey Readers!

Got an idea for our Fun and Games section?
We want to know what you want to see here.
So send us a note at:

CSABOLT@student.concordia.ab.ca
or come by our office located within the CSA
Office