



## GOLD, TAXES, AND THE U.S. GOVERNMENT

By: Tyler Hienkel



On Monday, September 29th, the Dow Jones took the largest single day hit in the history of Wall Street as of October 6th, 2008. The Dow Jones dropped more than 770 points after the House of Rep. denied a bill that would bail out banks in the Mortgage Crisis. As panic set in that the banks wouldn't be bailed out and might face collapse, it set off a massive sell off of stocks.

On that same day, global stocks lost more than \$1,700,000,000,000. In percentage terms, Monday was the largest one-day decline since Black Monday in October 1987, when it plummeted 22 percent. But, Why?

That's the question everyone is trying to figure out. There are several theories, but the most prominent theory blames the banks for giving out loans to people who couldn't afford them. I blame the people who took the loans they couldn't afford. If you know that you can't afford the monthly payment or you will be tight on money after the payment, you shouldn't have gotten it! If you lose home because of circumstances out of your control; that's different, but if you lose a home because you have a job that pays low enough that you can't afford the payments, it's your fault, not the banks. And that's why the bailout failed to pass the first time. Thousands of people called their congressmen and told them to vote against it.

I myself am against the bailout. I'm against it because I believe that it is pure socialism, and not to mention it would cause the tax payers billions of dollars, because, let's face it, there hasn't been one single government bailout in the history of the US that has been paid back. What makes this one different? Absolutely nothing! Congress is just too dumb to know any better. If they knew better, they would leave it alone and turn their heads to the real problem, inflation and high taxes.

In 1971, the US government got rid of the Gold Standard which fixed gold prices at \$35 a troy ounce. When the Gold Standard was eliminated, gold prices skyrocketed to \$857.10 a troy ounce as of October 5th, 2008. What does this mean? It means that in 1968, the government insured that every dollar was equal to about .028 of a troy ounce. Today, \$1 will get you about .001 of a troy ounce. The dollar is worth less, allot less! When the dollar is worth less it causes inflation, which in return causes prices of goods to increase. If the government wants to help the economy, bailing out banks so people can get loans won't help, lowering inflation will. Another thing that is causing issues is that several Democrats want to raise taxes.

If Sen. Obama becomes President he would raise taxes on several small businesses and anyone who makes over \$250,000 year to give it to the lower class, which spend a lot less money than the middle and upper class. So why, in an economic crisis, would you tax to death the people who keep this economy going? Both of my parents have their own business and are currently struggling because of the way the economy is. If taxes rise, it could very well put them

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## ECONOMICS IN TODAY'S WORLD

By: Tyler Carman



Proletarians harkin to the call of a dying economic system slowly slipping into the abyss of a depression. Awaken to the fact that the economic problems of today become ours tomorrow; and we are inheriting a system bursting at the seams with credit card debt and foreclosure. We as a nation need to come to a serious agreement on how to fix our frail system. It

is our lives on the cutting block so, why can't we take charge and come up with a solution that will actually help the American citizens for once?

For those of you who might not know what is going on in our countries financial nightmare let me break it down for you. About 4-5 years ago when the economy was fair and real estate had begun its massive surge; people started taking loans out left and right; well the banks giving the loans saw an opportunity to make a ton of money off the booming real estate business. It was simple when a person would come to get a loan for a house the banks would lie and tell the people they could get a loan for a \$300,000 house when really you might only be able to afford a \$100,000. The bankers must have figured what is the worst that could; happen dumb people just have to pay back more money for a longer time, which to those savages seemed like the ideal thing to do. This practice went on all over America so someone could make a penny.

Eventually after paying back the loans for a couple years it finally caught up to the person struggling to pay back a loan on a \$300,000 home on \$100,000 wages. They were now broke and on the brink of homelessness. Soon more and more people were not able pay back the loans and the banks got mad and started foreclosing on folks homes. Now you have former home owners broke and homeless only to be further displaced by economic deception.

Don't worry too much about the people who lost their homes because they had credit cards so; they easily charged their ways into a happy existence. Similar to the loans when the credit card bills started rolling in, the people did not have the money to pay them due to the huge loan they are still paying off. This only pushes the former homeowner deeper in to the dark depths of debt and as their credit scores plummeted, so rose the price of gas.

This leads me to the third factor drowning the average Joe in this black hole we call an economy, which happens to be gasoline. This fine and crucial commodity peaked at an average price of \$4.15 over the summer around the United States. Now the minute speck of money people had left goes to OPEC.

It may sound like a lost cause but there are some things that we can do to help keep the economy going. Understand that I am no economic messiah but I have a few simple things we as a society can do. I advise people wanting to invest in stocks and bonds to look into government backed stocks and bonds. The money you use to buy these stocks contributes to the countries revenue helping it maintain the economy. Another tip that will help keep the gears moving in this

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## GO GREEN THE EASY WAY

### By: Brooke Parker



I don't know about you, but I would like to take my grandchildren to the place where I grew up. Sadly, I don't know if Cape May will even exist in the next 50 years. Can you imagine telling your family that your neighborhood, the place where you used to ride bikes, is now submerged underwater? People need to realize that the Earth is not a giant trashcan. When we throw things away, they don't magically disappear, they end up in landfills! Everytime we forget to shut off a light or throw a piece of trash on the ground, we are hurting our home. We are hurting the place that gives us shelter, food and every other necessity in life. The earth is a living thing, one which we shouldn't take advantage of. We should treat it with care and respect, because if it dies, we will too. Some people think that caring for the Earth is too much work, or that it's not even worth the effort. These people are sadly mistaken. Taking care of the Earth is definitely worth the effort, because it is not too late. It's never too late to start living with our Earth in mind. Until the world is officially gone, we can still help. Helping the Earth doesn't have to be hard, even if your just starting.

Here are some easy ways we can care for our environment and keep the Earth clean for generations to come:

#### 1: Try using a reusable water bottle.

Contrary to popular belief, tap water is not lethal. You can use it for other things than cooking. If you don't like the taste of your water, get a water filter. In the United States alone, 1.5 million barrels of oil are used annually in the production of plastic bottles. In addition, the water that companies bottle is often taken away from its natural source, which means the small towns that rely on it for their everyday lives don't have water sources anymore. Simply buying a reusable water bottle can make a huge difference in our everyday lives. I recommend Sigg water bottles. They come in a variety of colors and sizes and can stand up to all types of damage. Sigg bottles are made from pure aluminum, which is much better for the Earth than plastic.

#### 2: Shop Vintage.

Not only can vintage be an amazing fashion statement, it is a great way of recycling. Instead of paying tons of money to get clothes from sweatshops in China, why not shop in a vintage store that contains cool, cheap clothes. Buying vintage also supports local shops, instead of huge corporations, which is always a plus.

#### 3: Paper or Plastic? Neither.

Most shopping bags end up in the trash shortly after they are used. It is pointless to keep producing them, so why not try reusable bags. Although most local grocery stores contain "Green Friendly" bags for low prices, you can always use a bag that is just laying around your house. Don't just use the bags for groceries either, take one or two to the mall or the bookstore and shop green everywhere you go!

#### 4: Veg Out.

Shockingly, the livestock industry emits more green house gases than cars and other forms of transportation. You don't have to become a vegan to help the environment (although it is beneficial and fun!). Going meatless just once a week can have a huge impact on the environment. It takes almost ten times more energy to produce and transport livestock than vegetables. Eating less meat can also help innocent animals.

#### 5: Say No to Tobacco

Not only are tobacco cigarettes horrible for your health, they are just as bad for the Earth. Cigarettes contain over 4000 chemicals that are released into the atmosphere everytime you exhale. Millions of cigarette butts are thrown on the ground everyday, and they take almost 25 years to decompose. When they finally decompose, they leave behind tons of chemicals that pollute the plants. Cigarette companies use on average four miles of paper an hour just for rolling and packaging them, and one whole tree is wasted for every 300 cigarettes produced. Do yourself and the Earth a favor and quit before it's too late.

## SCHOOL DRESS CODE

### By: Brittany Blomkvist



The school dress code has been a hot topic with students this year. Many people, students and faculty included, have said that the dress code is in need of a change. At my class meeting at the beginning of the year, a question was asked about the dress code. The administration's response was that the dress code had been decided on by the school board along with students. If this is the case then how come our current students do not like the dress code? The major problem students have with the dress code is the rule about no tank tops. What's the problem with exposing your shoulders? We should be more concerned with guys wearing very loose, low pants, and girls wearing very low cut shirts. These two things are much more offensive and inappropriate. The students of Lower Cape May Regional should take the opportunity for change and find a way to renew the dress code so that everyone is in approval, and it is something every student and faculty member will adhere by.

## GOLD, TAXES, AND THE U.S. GOV'T CONTINUED...

and several other businesses out of business. All of the people who work at these businesses now find themselves without a job. These people who recently lost their job now spend less money on goods which, of course, would surely hurt the economy.

So, in-short, in order to keep the economy from getting any worse two things need to be done. One, bring back the gold standard; and two, low taxes on small business and the middle and upper-class. Save the economy now!

*\*After this article was written, on October 6th, 2008, the Dow Jones dropped 800 points, making that the largest single dip in history. Even though it dipped to -800 points it closed at -369.88, which is incomparable to the dip experienced on September 29th, 2008. So, for the sake of this article, the author has left this data unchanged.*

## THE HOLIDAY SPIRIT

### By: Tyler Carman



Even though the economy hasn't fared far much better in the past months don't think of it as a bad thing. Now that people are a little less fortunate I think we as a society can take holidays for what they really are which is a time to appreciate the fact that we are so to be able to freely give at whim . Instead of running-a-muck with your credit cards on the web or running from store to store with a grip of cash; indulge in the other side of the holiday the part that we have over looked for many generations.

We are at a point in our lives that we must see things for more then they appear we have to learn to get in touch with the spirit that once made the holidays more than a time for gifts and shopping. At one point, the holidays were taken with a great respect as a time for family; tradition and memories. In today's world holidays are a way to show how much cool stuff you can afford , even the few thing out there left that are supposed to be for the good of it have been tainted with some other type of reward or meaning.

The hardship our country is facing seems like a blessing in disguise if you ask me. Our country needs to find its spirit; that flame that our fore fathers had that kept them going through hard times. If we as a people can look past the glamour and gimmicks of the holiday season and find the true meaning of the holidays I'm sure we will discover much more then that. It is not just the holidays it's the way modern life has shadowed over the meaning of almost anything that used to stand for family and unity over self-preservation and greed.

This holiday season let us try to recapture the holidays and find out what they are really about not what your new Ipod can do. The troubling times ahead of us are near inevitable but at least with family and the right attitude we can make the best of it. Therefore, I leave you with a wholehearted Happy Holidays and I hope you get more out this season then a bunch of new junk.

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## O B S E R V A T I O N S

### By: Francesca DeMusz

*Best Shave Ever? Not in NoSHAVEember.*

After the first week of November, students around Lower Cape May Regional have noticed something... much of the male population has transformed into lumberjacks (or at least attempted to). Which beard inspired this odd phenomenon, I cannot say. Urban dictionary defines NoSHAVEember as "a holiday which lasts the entire month of November. To observe it, one does not shave for the entire month." Since they also note that usually college students observe it, it is safe to assume the participants at LCMR are as determined as their chins are (or hope to be) hairy.

And what does LCMR think of this peculiar holiday? "It gives me a queasy feeling in the pit of my stomach, kind of like nausea." says Amelia Lizak, a Junior.

A source that wishes to remain anonymous commented that NoSHAVEember is the most amazing holiday of the whole year. While others have responded with "Its gross." or "Nasty.", most of the guys defended it adamantly. Also, most students were struck with the same queasy feeling Amelia felt when asked weather or not girls could participate, although I believe hairy legs are a girls own prerogative.

So, regardless of everyone's opinions, I hope all you NoSHAVEember participants keep rubbing that miracle grow on your faces and legs. For anyone who missed it, Muttonchops March is coming up soon.

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## ECONOMICS IN TODAY'S WORLD CONTINUED...

country is keeping your money in the bank. If everyone started pulling their money out of the banks, it would create a whirlpool of economic implosion; this was a major factor in the great depression. After people start pulling their money out of the system, it would dry up so quickly you would be homeless by the next morning. My last tip for maintaining our economy until a reform is don't stop spending. Even if it's your weekly groceries, it helps fuel the economy. Those Americans that are still lucky enough to be able to afford the finer things in life should continue to splurge to keep excess money in the system. If people were to stop spending in fear of the dying economy, this would also cause the fragile gears of the system to grind to a shattering halt. By continuing our spending, we keep extra money in the system, which acts a lubricant in the machine.

With all these strains taking grip at once our economy has grinded to a proverbial halt leaving little extra money floating around in the system. Now as our economy is blowing up in our faces all we can do about it is stand back as if it's the Fourth of July. I beg you as a concerned citizen of America learn from are parents' mistakes and fix this problem endangering our generation.

# HOLIDAYS

## INTERNET SHOPPING

By: Francesca DeMusz



It's that time of year again, menorahs to light and trees to decorate, and of course, loads of presents to buy. But what will you buy? And where will you get them? Here are 10 wonderful internet shopping sites to browse, and 5 "surefire" gifts for that "special someone".

### Best Internet Shopping Sites for Holiday Gifts

1. [Wrapables.com](#)  
Something for everyone on your list.
2. [Gifts.com](#)  
For the person you can't think of anything for.
3. [FredFlare.com](#)  
For fun, unique, and inexpensive gifts.
4. [Amazon.com](#)  
For the book, movie or music lover in your life.
5. [SeeJaneWork.com](#)  
For fave teachers and stylishly neat friends.
6. [Elsewares.com](#)  
For creative, funky gifts for creative, funky personalities.
7. [UncommonGoods.com](#)  
For home decorating gifts.
8. [Spilsbury.com](#)  
For younger siblings and class clowns.
9. [ThinkGeek.com](#)  
For interesting gadgets and crazy cool toys.
10. [FashionSteal.com](#)  
For expensive tastes (prepare to splurge)

### Surefire Gifts for Him

1. Wallet
2. Clock
3. Watch
4. Cologne
5. Belt

### Surefire Gifts for Her

1. Earrings
2. Necklace
3. Candy
4. Perfume
5. Christmas Ornament

## HOLIDAY TREATS

By: Stephanie Harron



Check it out LCMR! What is a better way to spend your holidays than hanging out with your family and friends? How about in the kitchen? Holidays denote coming together with love and laughter and most certainly the sweet inviting aroma of mom's famous baking in the kitchen. If it's a scrumptious pie, tasty frozen treat or even something sweet and fruity, the kitchen is a place we can all come together.

Here's something traditional with a little twist... Apple Crumble. It's an easy recipe that everybody in the family can help with.

You will need:

- 1 tub Cream Cheese Spread (any flavor you would enjoy is suitable, preferably Honey Nut)
- 64 Nilla Wafers, crushed (about 2-2/3 cups)
- 8 small apples (peeled, chopped)
- 1/4 cup sugar
- 4 tsp. ground cinnamon

Preheat oven to 400 F. Mix cream cheese spread and wafer crumbs with fork until mixture resembles coarse crumbs. (Do not overmix.)

Toss apple with sugar and cinnamon. Spoon into 1-1/2 qt. casserole dish; sprinkle with crumb mixture.

Bake 15 to 20 min. or until topping is lightly browned and apples are tender. Serve warm.

This simple recipe only preps about 10 minutes and in total takes about a half hour. You and 7 others can enjoy this lip smacking dessert since it serves approximately 8 people. Celebrate your holiday together in the kitchen and around the table. It is also recommended that a spoonful of holiday cheer will suite well with this tender fruity treat.

You can check out more holiday meals and desserts online courtesy of Kraft Foods...<http://www.kraftfoods.com/kf/Pages/home.aspx> (exact address: <http://www.kraftfoods.com/kf/recipes/apple-crumble-66020.aspx>).