



THE SIGNAL

Hawk Patrol enhances parking lot security



ORIGINAL IMAGE: COURTESY OF UHCL POLICE
MANIPULATED BY GARY CECIL III: THE SIGNAL

Stephanie Brown
The Signal

The UHCL Police Department introduced the Hawk Patrol Oct. 22 at 6 p.m., which is a parking lot safety patrol consisting of students trained and authorized by the UHCL PD to provide escorts to vehicles and help with roadside assistance between 6 and 10 p.m. on Mondays through Thursdays.

Hawk Patrol members can be recognized by the bright yellow traffic vests they wear over blue UHCL PD polo shirts. They will patrol the parking lots in a UHCL PD motorist assistance vehicle, which will constantly flash yellow lights in order to offer improved visibility at night.

Chief of Police Paul Willingham explained that Hawk

“HAWKS ARE FULLY INTEGRATED INTO THE POLICE DEPARTMENT. THE TWO WE HAVE NOW ARE EXTREMELY EAGER AND SELF-ORIENTED.”

— Paul Willingham
UHCL Chief of Police

Patrol is specifically designed to keep watch and protect students in the parking lots, especially after

dark. Willingham said this will leave more time for UHCL police officers to complete required tasks.

“Hawk Patrol can pick up tasks such as car unlocks and jump starts that would normally occupy the time of the UHCL police,” Willingham said. “Now the police officers can focus on doing preventative patrols and patrolling buildings. In reality, we don’t have a huge police force. Now we have people solely devoted to lot safety.”

Members of Hawk Patrol are called Hawks. They are familiarized with the campus and taught to jump-start cars, unlock cars for students who have locked

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College loan defaults rate highest in decades

Cameron Palmer
The Signal

The U.S. Department of Education released its 2011 statistics in October indicating an increase in the number of borrowers who have defaulted on their student loans.

More than 4 million borrowers from more than 6,000 U.S. colleges and universities have student loans, and almost 375,000 – or an average of 9.1 percent – of them have defaulted, the highest level in more than a decade.

The Institute for College Access and Success, an independent, nonprofit organization that works to make higher education more affordable for all people, released statistics in October stating that 25 percent of UHCL graduates have student loan debts, with the average amount being \$6,726.

“Students default when they fail to make payments for 270 consecutive days,” said Debbie Cochrane, research director for the institute for college access & success. “Many students don’t know they have defaulted on their student loans because their lenders sometimes have problems reaching them to inform them that they are at risk.”

This sudden increase in student loan defaults brings up several concerns, especially if borrowers are unable to make their payments or have already defaulted on their loan.

Borrowers unable to pay back their student loans who are at risk of going into default can encounter serious consequences.

SEE DEFAULT, PAGE 6

CAFFEINE FRIEND OR FIEND

Caffeine may have negative effects on health when consumed in excess

Meaghan Marquez
The Signal

The Center of Science in the Public Interest called caffeine “the drug of choice for nine out of 10 American” in its Nutrition Action Health Letter.

CBS News reported that more than 50 percent of Americans currently drink three to four cups of coffee daily.

In December 2011, Anais Fournier, a 14-year-old girl from Maryland died after drinking two Monster energy drinks. Fournier had a previous heart condition, which could have contributed to her death.

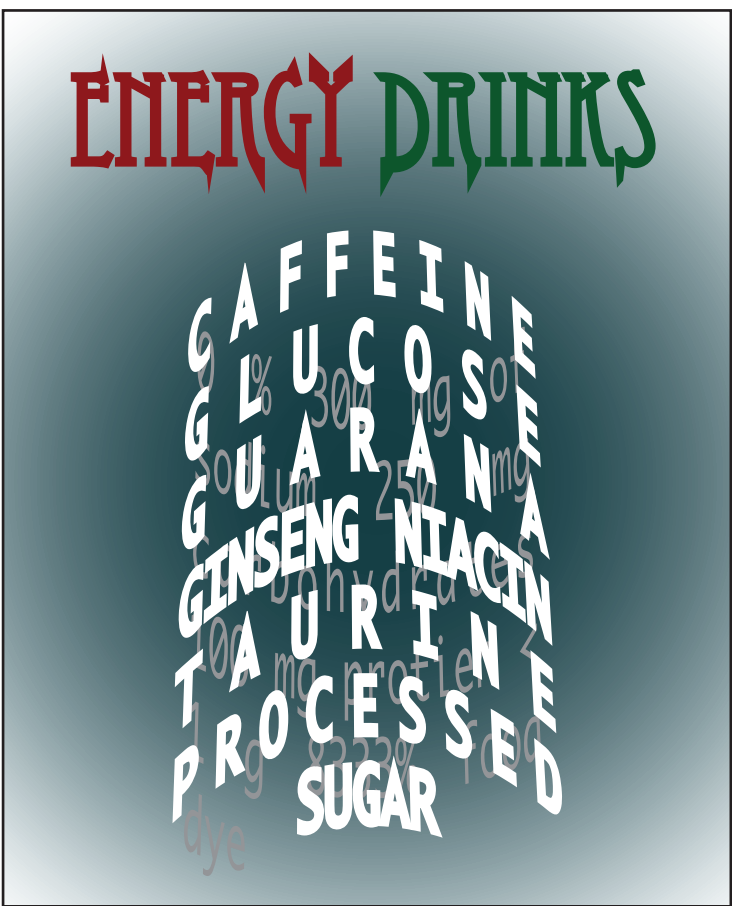
Because of Fournier’s death and other deaths attributed to caffeine toxicity from energy drinks, lawsuits have been brought against energy drink companies such as Monster. Legislation is in the process of being passed in Illinois to regulate these drinks. Sen. Dick Durbin, D-Ill. is advocating for legislation for FDA to tighten regulation and improve their safety.

“Caffeine is a central nervous system stimulant,” said Dr. Taylor Gist, neurosurgeon at The Methodist Hospital.

“In simple terms this means it ‘speeds things up,’ those things being your heart rate, blood pressure, level of wakefulness, urine formation and metabolic rate, among others. At low concentrations of under a few hundred milligrams per day, these effects tend to be mild. At higher doses it can cause anxiety, agitation, insomnia and tremors. Toxic doses can cause vomiting, cardiac arrhythmias, seizures, low blood pressure and electrolyte disturbances.”

High amounts of caffeine can effect a dangerously increased heart rate; however, in Fournier’s case, she was also pronounced brain dead after six days of drinking the energy drink.

“Deaths have been reported in association with caffeine toxicity and are generally attributed to a ventricular dysrhythmia, which renders the heart unable to pump blood effectively to the brain or body,” Dr. Gist said. This leads to hypotension (low blood pressure), brain hypoxia (low tissue oxygen level), and death of brain tissue ultimately. If the patient with caffeine toxicity



GARY CECIL III: THE SIGNAL

who develops a ventricular dysrhythmia is not treated promptly, and a normal heart rhythm and blood pressure are not restored, the death of brain tissue can be catastrophic leading to brain death within a matter of days. Brain death in this situation is typically caused by the swelling of dead brain tissue causing a precipitous rise in intracranial pressure. This high pressure restricts normal blood flow into the brain and leads to more brain death, a

vicious cycle.”

Heat Stroke is another health risk associated with energy drinks.

In a June 20, 2006, report by Good Morning America, Dr. David Katz, ABC News’ medical consultant said, “heat could put stress on the metabolism, which could lead to dehydration. Energy drinks are designed to be stimulants and can give people a little edge

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Student loans: a good debt for the future

With the freedom of college life often comes students’ first exposure to the grown-up world of independent finance, with one commonality – student loan debt.

College is a series of decisions. We choose majors, student activities, and which classes we will take, yet the most important decision is how to pay for college. Each decision affects the next and seems to affect our future in different ways.

While wrong decisions can be made right, and the decision to attend college usually outweighs not going, the debt college students accrue does not just vanish into thin air after graduation. The cost of tuition, books and rent is on the rise, and does not seem to be shrinking anytime soon, making student loans a necessary evil for roughly 86 percent of students currently in college or recently graduated.

Student loans are referred to as “good debt,” or debt that is worth it because, in the end, there is a long-term payoff: an education. But who knew that graduating from college would automatically hurl students into the unknown world of a 20- to 30-year mortgage on their education?

For many, student loan debt is necessary in order to pay for college, but, more often than not, students borrow more than they need for tuition. This “extra cash” could mean food, housing or even party money.

The National Center for Education reported that approximately 50 percent of full-time undergraduate college students paid for some part of their tuition with student loans. In 2011, the average student loan debt for graduates was \$26,600, and that

EDITORIAL

number is only going to rise.

The national average cost for an in-state student to attend a four-year, public university is \$36,100; if a student chooses to attend a private four-year college, the cost jumps exponentially to \$124,700. Attending and paying for a private university is like buying your first home, with the same 30-year payback schedule.

Recent high school graduates may not have experience with “real world” expenses, such as rent, and fail to remember they exist. This overconfidence may cause students to bite off more than they can chew in student loans.

This brings us to the dismal state of the current job market. The 2012 graduates could be in for a rude awakening as they begin searching for that “perfect” position in their field of study. Presently, one in two college graduates is either jobless or underemployed and/or underpaid. With those numbers, it seems that the \$1 trillion outstanding national student loan debt will remain just that, outstanding.

To provide some relief for those students who are drowning in college debt, the government has options to help them stay afloat and pay loans off on time. If you are one of the fortunate who only needed federal student loans, you are in pretty good shape. Federal student loans often have better interest rates than private loans and are more easily consolidated.

If you had to dip into the private loan sector, like Sallie Mae for example, because tuition

and/or costs, books, housing, etc., were more expensive than the amount covered by the federal student loan, this may throw you into higher interest rates or worse – variable rates. Another downside of private loans is they cannot be consolidated with federal loans.

With that said, President Obama has the Obama Student Loan Forgiveness program. This program provides that if a borrower makes the required payment on time for 20 years, then the remainder of the student’s debt will be “forgiven.” Whew, that helped. The kicker is that this only applies to Stafford or Perkins loans but not to the private loan sector, which is where many students received their loans. Not so much help anymore.

Additionally, students who are in the Army National Guard could be eligible for its Student Loan Repayment Program that offers up to \$10,000 in relief. Students who become full-time teachers in an elementary or secondary school serving low-income families can have a portion of their Perkins Loan forgiven under The National Defense Education Act. Many law schools will forgive the loans of students who serve in public interest or nonprofit positions.

The U.S. Department of Health and Human Services offers loan forgiveness programs, and the U.S. National Institute of Health will repay up to \$35,000 per year of student loan debt for U.S. citizens who conduct clinical medical research. The U.S. Department of Agriculture forgives \$25,000 per year for three years for veterinarians who commit to work in a veterinary shortage area for three years.

WANTNEEDO

By *Kalan Lyra*



THIS THING IS HEAVIER THAN IT LOOKS!

One thing students do not want is to let their student loans go into default. You default on your loan when you miss payments for 270 consecutive days. That may sound easy enough to avoid, but the default rate for borrowers who defaulted on their federal loans within the first two years was 9.1 percent as of 2011; that number is on the rise due to high unemployment rates and a strained economy.

Oh, and do not think you can get out of paying your student loans by declaring bankruptcy. Federal student loans cannot be included in bankruptcy proceedings; if that were the case there would be no federal student loan debt.

At first glance, it appears that the help available to students who have student loan debt is not what is actually needed with an economy this tough and jobs that are in short supply, but the fear of student loan debt should not get in the way of gaining a higher education.

Before you decide to take out a student loan be sure that you know the specific amount you need and only take that amount. Remember, there is no better investment than in your own future, but the good debt you acquire today could quickly turn into bad debt after graduation if you are not careful.

It’s not that hard to do the right thing

Gary Cecil III
The Signal

It’s not that hard to do a helpful thing once in a while. I don’t mean helping a friend move into a new home, though that’s good too. I mean small, day-to-day things that can make a difference to total strangers and will take almost no time. Here are a few examples of things that take little effort but most people can’t bother themselves with doing.

Let’s start with putting your shopping cart back in the cart corral. You have to move the cart a few steps away from your car in order to avoid hitting it anyway. How much more inconvenient could it be to move a few more steps to return your cart? The farthest you might have to walk is five car lengths. And the corrals are usually staggered from lane to lane, so you could probably just walk across the lane to one closer. This couldn’t take more than an extra 10 seconds.

The reason most of us don’t bother is because the problem this causes is somebody else’s. If you push your cart out of the way of your car, you end up blocking someone else. Now this poor soul must move your cart and their own out of the way of their car before they can move. Another problem is that many people will



STAFF COLUMN

just leave their cart in an empty space, which then blocks anyone from parking in that spot. You might think it would be fine to just put your cart in the middle of the lanes, between two cars. But doing that can turn a simple gust of wind into a gust of wind carrying a cart that is flying toward a car, about to dent or scratch it, given enough momentum. I have seen this happen.

And turn signals. If you’re driving down the main road and I’m getting ready to turn onto the same road, I’m supposed to wait for you to pass. But if you’re turning off of the road before then, I shouldn’t have to wait. Luckily, they’ve installed this ingenious signal that informs other drivers when you are getting ready to turn. Its only drawback is that you have to actually use it. It’s easy.

All you have to do is just move your finger up or down one inch. On the flip side, if you notice someone’s signal and you’re in their way, do something. Slow down, speed up. Anything.

Another thing: picking up some garbage. You’re walking down a sidewalk, heading toward a trash can when you see a cheeseburger box on the pavement two feet from the trashcan. I know I’ve done this. I’ve looked at the box and thought: “How could someone possibly just drop their garbage this close to a trashcan and not take those few extra steps.” And then I just walked right past leaving the trash on the ground. I wasn’t the one who littered, so it wasn’t my problem, right? Well, it was my problem. I have to live here.

Some things in life take so little effort to do, but we take for granted that it is someone else’s responsibility. Keep an eye out for things you could be doing but usually decide not to because you think there is no point and think about whether or not this could be helpful to other people. Now, I’m certainly guilty of a few of these, but I’m committed to doing better. Call me crazy, but I think we’d all be a lot happier if other people took these little things into account.

THE SIGNAL

CO-EDITORS
Cameron Palmer
Stephen Schumacher

DESIGNERS
Gary Cecil III
Stephen Schumacher

STAFF
Vonda Atchley
Stephanie Brown
Laura Figueroa
Charles Landriault
Timothy Lapointe
Meaghan Marquez

PUBLICATION SPECIALIST
Lindsay Humphrey

DIRECTOR OF STUDENT PUBLICATIONS
Taleen Washington

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Address letters to:
The Signal
Student Publications Office
UH-Clear Lake
2700 Bay Area Blvd., Box 456
Houston, TX 77058

Reach the staff:
Phone: 281-283-2570
Fax: 281-283-2569
Email: thesignal@uhcl.edu
Visit the website:
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APPLY TO BE AN
O LEADER

★ ★ ★ ★ TODAY ★ ★ ★ ★

Are you looking to get involved?
Interested in introducing new students to UHCL?
Looking for a volunteer opportunity?

If you answered yes to any of the questions above, then being an O Leader is the position for you!

What are we looking for?

- Representatives of the University of Houston-Clear Lake (Ambassadors)
- Dedicated and professional individuals
- Friendly, open and approachable personalities


What are the benefits for volunteers?

- Gain an understanding of university wide information
- Networking opportunities
- Free T-shirts and food
- Establish new friendships


Past O-Leader Comments about training and NSO:

- It improved my confidence in speaking before students during the Keys for Success.
- I had fun working with everyone and having a chance to help new students
- I enhanced my building teamwork skills


Applications available at www.uhcl.edu/newstudentorientation or in the Student Life Office.



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Any person needing an accommodation for a disability to participate in this program should contact the Student Life Office at Studentlife@uhcl.edu or 281-283-2560 at least one week prior to the event to arrange for the accommodation.



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UHCL SGA

STUDENT GOVERNMENT ASSOCIATION
YOUR SCHOOL. YOUR VOICE.



Sarah Says

*Sweet potato, gravy,
pumpkin pie and cole slaw.
Eat lots of turkey,
and definitely no Hawks!!
Gobble gobble!! Caw caw!!*

- **We Baked, You Bought (for a good cause).**
Our next SGA bake sale will take place Nov. 29 in the SSCB Lobby.
- **Vote for January's Student Leader of the Month.**
Deadline: January 23, 2012 at 10 a.m. in SSCB 1.205
- **Get involved! Join a committee**
Applications available in the SSCB 1.205 or Student Lounge

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The Signal wants to hear from you!

The Office of Student Publications is conducting a brief survey on readership to determine the most effective ways to reach the UHCL community. We would be very appreciative if you would, please, take two to three minutes to complete the survey.

You can access the survey by scanning the QR code to the right with your smartphone or by visiting www.uhclthesignal.com and clicking on the survey link in the sidebar on the right side of the homepage.

All answers are confidential.

Thank you!



PROFILE of A SERIOUS GAMER



The Elitist



The Rager



The No-Life



The Troll



The Pro



The Casual

Timothy Lapointe The Signal

Video gaming has become a far more respected hobby than it once was. Not too long ago, those who played video games were generally considered to be the kids with poor social skills and were ridiculed for their pastimes.

Now, as the hobby grows, so do the demographics of players who are taking part in this activity. Online gamers can now be classified into six prominent archetype categories. Determining which of these types of gamers are good assets to a team and which are not is often what determines the victory or defeat of a team game.

THE ELITIST: This gamer is an individual who believes that he is superior to other gamers and finds himself above the “lesser, average” players of the game. He believes his skill elevates him well above the common player and condescends to anyone else whom he does not believe is “on his level.” This gamer is useful when he can actually back up his talk, but more often than not the Elitist is only a legend within his own mind and can truly be a nuisance to his team by constantly insulting the other members.

THE RAGER: This gamer explodes the moment anything goes wrong in the game, whether it is because he dies, because someone else made what he sees as a mistake or even because of something as trivial as someone making one wrong movement. Once the rager has begun

yelling and screaming, there is no silencing him, as he insists upon making it known to everyone that he is infuriated. He is a burden on his team and should usually be avoided. However, the Rager does provide a means of psychological warfare at times; his screaming at the enemy team can spur them into a similar state of rage. If the enemy is raging, they are more likely to make a mistake. It is a risky tactic but one that occasionally makes a difference.

THE NO-LIFE: This gamer is very quiet and prefers not to speak to other people. He tends to be socially inept and will generally have spent a gratuitous amount of time playing the game, so he can be counted upon to perform well. The No-Life player is a decent addition to the team due to his level of skill, but he may sometimes threaten the team’s cohesion due to his lack of communication abilities.

THE CASUAL: This gamer does not play the game often and usually only plays it to goof around and have fun with less focus on winning. Light-hearted and friendly to his team (as well as the enemy team), the Casual player spends more time trying to make himself and others laugh than to actually try to win the game. The entertainment level he provides is high, but as he does not take the matches seriously he makes numerous mistakes, which is a surefire way to set off a hidden Rager on the team. A team that wants to win badly frowns upon these players.

THE PRO: This is the player who is well-versed in the game and plays exceedingly well. While he likely plays as much as the No-Life player, this player is more proficient in social interaction and a natural leader. He is polite to his team and generally attempts to help others in order to better achieve a victory for the entire group. The Pro player is rare but, if found, is extremely valuable to the team composition.

THE TROLL: This player is toxic to both the team and its opponents. He purposely goes out of his way to make players upset on both sides. The Troll intentionally makes mistakes that helps the enemy team just to get a reaction from his own teammates. He insults his team and the enemy team alike with vulgar slurs intended to infuriate, then he’ll sit back and enjoy the ensuing havoc. The Troll exists solely to get a negative reaction out of anyone. He is a sadistic player and should be avoided at all costs. If forced to choose between the Rager and the Troll, choose the Rager. Trolls cannot be trusted.

While there are other archetypes, these players are the most prominent in the fields of the video gaming community. Many gamers fall into a hybrid of categories, including the Pro Troll, who is exceptionally skilled at the game but purposely acts the role of the Troll on rare occasions. Winning teams will generally consist of a balanced composition of Casuals, Pros and No-Life players.



Timothy Lapointe
The Signal

An individual who has never played a MOBA-style video game, or a Massive Online Battle Arena game for those of you not savvy to the terminology, normally expects to enter the online gaming arena to play a game for enjoyment. Certainly, some gamers may look at the game and think, “Playing with other players will surely be fun.” However, any League of Legends player, one of the most-played online MOBAs available, would respond with, “No, you idiot, why would you think that? I hate you so much.”

You see, what makes the MOBA game different from a real-time strategy game is the fact that you are in control of only one unit throughout the entire game. There is no micromanagement beyond your own character; you are your own champion, and everything else is automated in the game. That means that the entire game lies in your hands.

Well, actually that’s not true, because MOBA means massively online battle arena, which implies that there are other players. That’s right, the game lies in the hands of you and four (usually poor-performing) teammates, who, when they enter the battlefield with you, have no idea how to play and are going to cost you the match.

For those unclear how this debacle plays out, let’s take a quick look at what a typical game of League of Legends looks like, shall we?

Phase 1: The Character Selection Screen. This one minute of selection time is where you try to put together a competent team from the dozens of characters that can be chosen in an attempt to defeat another enemy team. Instead, this phase is usually filled with your teammates demanding they get to play a specific champion, instantly selecting and locking in their choice with no care of how good or bad said champion is for the team composition, and then screaming obscenities at everyone else about how stupid their choice is.

“Oh look,” said Vigarath, the enduring warrior. “They locked in the AD Carry. That would be awesome if we didn’t already have one. Someone, please stab him in the eyes.”

Phase 2: The Loading Screen. This phase is when you are first permitted to see the enemy team’s composition compared to your own. This may also be when you begin to sob heavily because they picked champions that just so happen to be insanely better than the champion you selected. You then will begin to complain loudly (to no one but yourself, of course) about how you see said champion in every match and wish that the person who selected said champion would jump into a ravine somewhere, never to be seen again.

“Knock knock,” said Valianos, the cowboy of justice. “Who’s there? It’s Shaco. Again. For the millionth game in a row. Stop playing Shaco; he’s a champion for sadists.”

Phase 3: The Laning Phase. This phase is when the players go to specific locations of the map they have chosen for their specific role. For example, the Solo Top champion will go to the top lane, and the Mid Champion will go to the mid lane. Fancy that. This is where you meet your enemy in person for the first time and, again, begin to weep and complain loudly about how much better he is than you. You then begin to blame, out loud this time, the other respective members of your team for your own failures as a player and as a decent human being. Your teammates, of course, proceed to blame you as well for their own failures.

“Oh,” said Achromic Mage, the pyromaniac. “They sent Cho’gath

mid to fight me. I hate my life and everyone in it. There is absolutely no way that I am going to be able to light the void god on fire.”

Phase 4: Team Fight Phase. This phase begins when you have lost your lane, have died numerous times in game, and are desperately attempting to pull yourself together, only to realize all of the other lanes are doing the same and that the enemy team has an enormous advantage over you. The enemy then proceeds to locate you separated from your team. The enemy team always sticks together, of course, because they are actually good at the game. Then they utterly destroy you faster than you can even react. You complain loudly, blame your team for not following you, and respawn, only to die again moments later when the enemy locates you once more.

“Entire &#!ing team.” Vigarath said. “I swear, it’s like they send out their entire team to search for just me so that they can tear my arms off and beat me with them. Considering that my champion has four arms, that is a lot of arms to be hit with.”

Phase 5: The Rage. This phase begins when you have died more than three times in the span of seven minutes, and it does not always occur in a match. On the rare times that it does, it usually ends with one of the following:

- 1: Spamming the team chat with obscenities about how much you hate a certain champion.
- 2: Calling the enemy team cheaters and other slurs that can not be listed here.
- 3: Throwing your keyboard across the room and blaming whatever deity first comes to mind for your horrible misfortune, and then weeping heavily when you realize you just broke your \$200 keyboard.

“No. No, it’s NOT okay,” you rail. “That is NOT okay that he was allowed to &#!ing ignore my ultimate attack and just walk up and punch me in the &#!ing face. Why can’t I ever get to punch them in the &#!ing face instead of dying like a little &#! every match.”

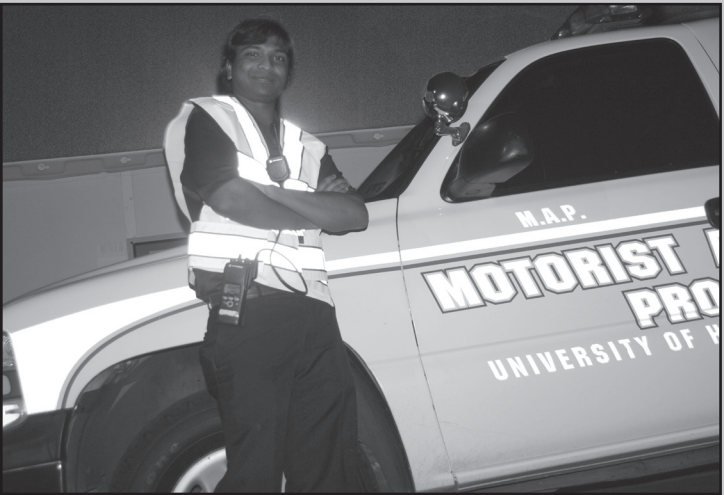
Phase 6: Defeat. This is a simple phase. It occurs when the enemy team reaches your base and destroys it, while taunting you with obnoxious names only a 12-year-old would find funny, then claiming that they ‘owned you so hard.’ You proceed to the post-game lobby, complain more, insult the enemy team’s mothers, and leave the lobby. You will then either choose to play again, or go drink yourself into a stupor. Be warned that returning to the game while still drunk is always a mistake, perpetually trapping you in the “Rage” phase.

“GG, worst Tryndamere in the world,” Valianos said. “Practically spoon fed you guys the victory and, considering you all had huge flapping jaws, you didn’t need much help with that to begin with.”

In conclusion, League of Legends is far from a simple game for enjoyment. It is an eternal warzone, both in-game and out-of-game, in which players bully each other into submission, perhaps to make up for the fact that they were bullied in high school – or because they are just horrible people.

“Big man talking behind your computer screen,” Achromic Mage said. “Ten bucks says he’s a scared little kid who gets picked on every day and is venting his suffering by playing video games and screaming every other word as a racial slur. You know, like Vigarath.”

PATROL : continued from page 1



STEPHANIE BROWN:THE SIGNAL

Hawk Patrol member Pavankalyan Vempati.

themselves out, refill tires, use a police radio, and properly drive a patrol car. They are also trained on proper methods of how to escort students to their cars and how to stay on the look-out while driving.

“Hawks are fully integrated into the police department,” Willingham said. “The two we have now are extremely eager and service-oriented, which is exactly what we want. If we could get more just like them it would be fantastic.”

Pavankalyan Vempati, computer science major, is one of the two students who has agreed to devote his time and efforts to the Hawk Patrol. He patrols the parking lots on Monday and Tuesday nights.

“Working in this department makes me feel very proud,” Vempati said. “As soon as I saw the job post, I fled to it. I like to say that I am a part of the police department, and I like helping people when they are in need.”

Karthik Prabhakara, biotechnology major, patrols the parking lots on Wednesday and Thursday nights. He said he enjoys the responsibility and the recognition he receives from students.

“I’ve learned a lot so far about responsibility,” Prabhakara said. “People from campus even say hi and recognize me.”

Student response to Hawk Patrol has been positive so far.

“Students will know that help is on the way if something unfortunate happens like locking your keys in the car,” said Katie Bruno, EC-6 ESL generalist education major. “It will be nice to know that someone is there and watching. After all, no matter where you are, bad things are going to happen. Our campus needs to be alert and prepared.”

Ashleigh Godfrey, psychology major, had never heard of Hawk Patrol, but was delighted by the news.

“I haven’t heard about it before, but it sounds great,” Godfrey said. “You never know when you might have car trouble.”

Another student, Frank Mendez, communication major, noted that Hawk Patrol will prevent certain tragedies from taking place, such as the recent assaults at the University of Houston.

“It’s pretty good that the campus will interact with the students to help prevent any type of assaults that could possibly occur,” Mendez said. “With incidents like the recent

sexual assault on the main campus, this is definitely a step in the right direction to protect the students.”

The fact that Hawk Patrol consists of fellow students helped win over Briana Jameyson, art major.

“I think that Hawk Patrol is a good idea, especially if the group is composed of students,” Jameyson said. “It will help to give them a hands on experience in helping others.”

David Rachita, interim dean of students, is also pleased with Hawk Patrol.

“What a great opportunity for students to take ownership for the safety of their campus and their classmates,” Rachita said. “Any campus job or out-of-class experience bolsters a student’s connection to campus. Hawk Patrol does this while also empowering students to care for each other’s safety. It’s very much of a community building initiative.”

In the future, Willingham hopes to expand Hawk Patrol into a student-run group, funded and trained by the UHCL PD. By fall of 2013, he hopes to extend the Hawk Patrol schedule to 8 a.m.-11 p.m. to prepare for the upcoming downward expansion, which will be implemented in fall of 2014.

“Maybe even down the line, it will be self-supervised by the students under the training and guidance of the police department,” Willingham said. “That’s the long-term goal. It’s only been out for a couple of weeks; we’re taking baby steps.”

Willingham pointed out that the number one objective of Hawk Patrol is to act as a reminder that the UHCL PD is a key factor in the community and to involve students in its activities.

“I love the students because they are cognizant of the police officers’ time,” Willingham said. “Now, we have a service specifically dedicated to that. It also gives us an opportunity to reach out to the student body, which has always been our goal.”

The Police Department is currently hiring Hawk Patrol student worker positions. In order to apply, visit Career Services at http://prtl.uhcl.edu/portal/page/portal/CSS/Students/On_Campus_Student_Jobs. To request the service of the Hawk Patrol, contact the UHCL Police Dispatch at 281-283-2222.

DEFAULT: continued from page 1

The financial institution that gave out the loan, universities and the federal government can all take action to recover the money that is owed.

Wage garnishing, defined by the U.S. Department of Labor as “a legal procedure in which a person’s earnings are required by a court order to be withheld by an employer for payment of a debt,” turning the owed debt over to collection agencies, reporting the debt default to credit bureaus, damaging one’s credit rating, or loss of eligibility for deferment, forbearance and repayment plans are a few of many actions that can be taken against those in default.

Borrowers are not the only ones affected by student loan defaults. Universities and institutions can lose eligibility for federal aid if they have two-year default rates above 25 percent for three consecutive years.

Two schools have already been affected by this policy: Centro de Estudio Mutidisciplinarios in San Juan, Puerto Rico, a U.S. territory, and Tidewater Tech in Norfolk, Va.

“Upon graduation or leaving school, if you get into a financial situation which prevents you from paying your loan, contact your loan servicer/lender ASAP,” said Billy Satterfield, executive director of financial aid at UHCL. “The servicer or lender may be able to work out a plan which prevents your loans from going into default.”

President Barack Obama has put a student loan forgiveness plan into effect that, under the

terms, forgives borrowers who take out federal direct loans, Stafford loans or Perkins loans, as long as borrowers meet certain criteria under the program’s terms.

“THESE HARD ECONOMIC TIMES HAVE MADE IT EVEN MORE DIFFICULT FOR STUDENT BORROWERS TO REPAY THEIR LOANS.”

– Anne Nuncan
U.S. Secretary of Education

In order to be eligible for Obama’s loan forgiveness plan, a borrower has to make monthly payments for 20 years after leaving college without missing or being late on a payment.

Individuals who have spent 10 or more years in a public service position such as public library services, school library and other school-based services, emergency management, law enforcement and public interest law services, to name a few, are eligible for loan forgiveness. Military personnel are also forgiven their loan debts if they have a college degree.

Teachers can become eligible

for loan forgiveness if they work for schools designated as low-income schools by the Department of Education for five years, which applies to FFEL loans and direct loans.

“These hard economic times have made it even more difficult for student borrowers to repay their loans, and that’s why implementing education reforms and protecting the maximum Pell grant is more important than ever,” said Arne Duncan, U.S. Secretary of Education.

For more information on Obama’s loan forgiveness plan visit obamastudentloanforgiveness.com.

There are several precautions borrowers can take to ensure they will not default on their loans, such as contacting the agency that gave out the loan and explaining the situation. Nikki, a customer service representative for private student loans at Wells Fargo, who could not reveal her last name for security purposes, encourages borrowers to contact their lenders if they run into problems, but to also make some sort of payment, even if it is not the full amount owed.

“As long as you make some sort of payment to your lender and the full amount is paid before your next payment is due, you will not be reported to an internal collection department,” Nikki said. “Many students don’t think about their student loans until their first payment is due. Start saving money now so you are prepared before you graduate.”

CAFFEINE: continued from page 1

when playing sports. They can also be dangerous because stimulants can increase body temperature and pose a hypothermia threat. They can lead to claps or heat stroke when people who engage in strenuous physical activity use them on a very hot day. They can also be dangerous for people with heart abnormalities and high blood pressure.”

Ashley Honc, arena football player for the Houston Lady Oilers and communication major at UHCL said her coach won’t let them drink energy drinks.

“He says it’s not good for our training,” Honc said. “He’ll throw it away if he sees us with it.”

Caffeine stimulates the organs of the body to decrease fatigue and increase alertness. The most common ingredients of energy drinks are: caffeine, taurine, guarana, vitamin B (niacin) and sugar.

“Caffeine acts as a stimulant to increase the metabolism and alertness,” said Jared Gardner, a nutritionist and personal trainer. “Excessive amounts of caffeine can cause type 2 diabetes, dementia and it depletes the calcium in your bones, causing osteoporosis.”

Caffeine is a popular drug with students because it helps increase alertness. Monster and RockStar energy drinks have a caffeine content of 160 mg. A recommended daily overall intake should not exceed 500 mg.

“Your caffeine intake shouldn’t exceed 500 mg per day,” Gardner said.

Taurine is an amino acid that the body normally creates on its own and does not need as a supple-

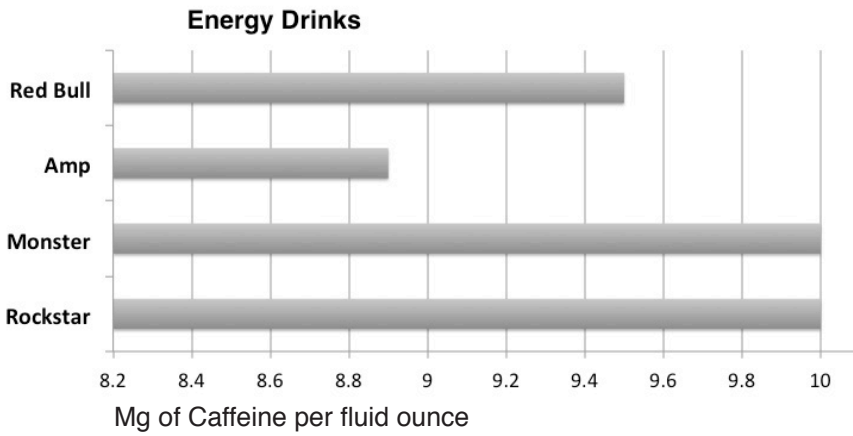
ment. Taurine helps regulate the heartbeat, muscle contractions, energy levels and brain state. The recommended daily intake of Taurine should be an average of 58 mg per day.

Guarana is a stimulant derived from the guarana plant, originally from South America and common in Brazil. It increases energy, alertness and is commonly used for weight loss. This supplement also contains more caffeine than the coffee bean. As of right now, WebMD reported, there is not enough scientific information on Guarana to recommend a daily dosage.

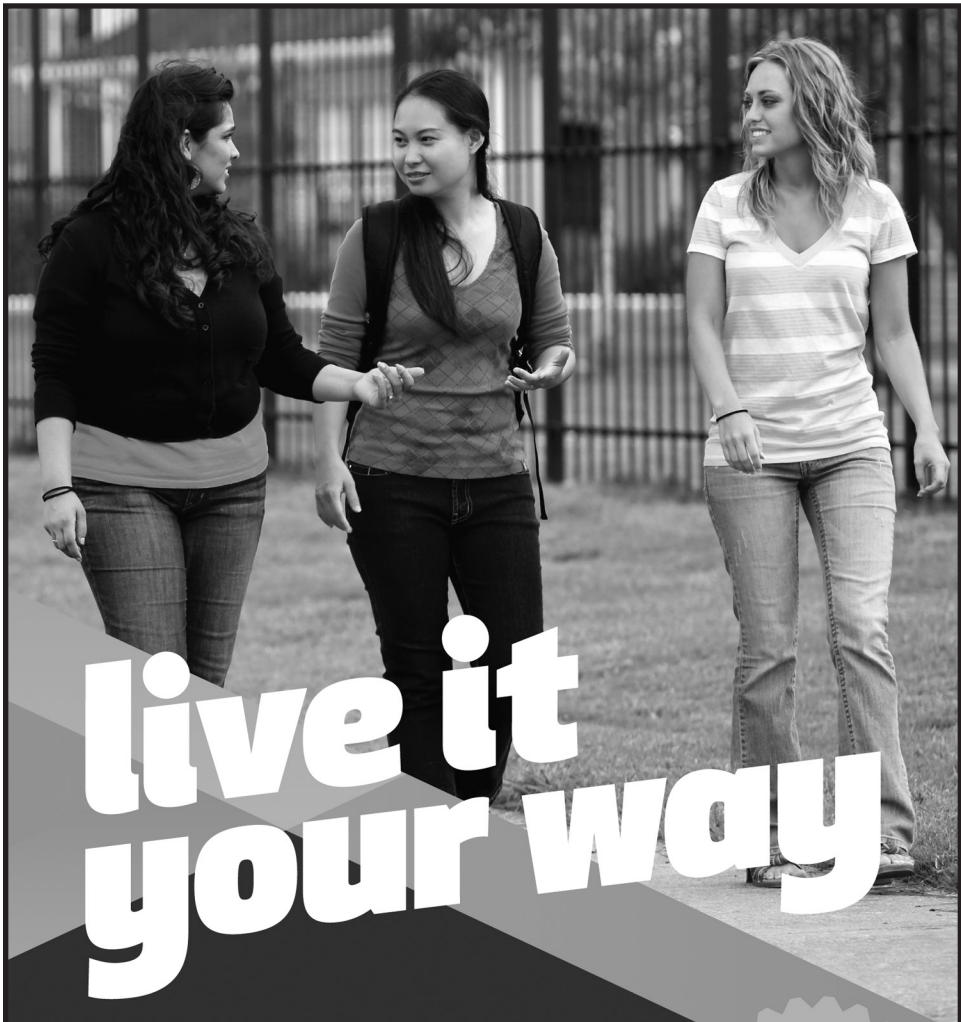
Vitamin B seems like it would be a good thing; however, in addition to the rest of the energy ingredients, vitamin B is what helps make food into energy. The recommended amount is 14 mg per day for women and 16 mg a day for men. Limit simple sugars to 25 grams per day. For women, it should be around 100 calories of added sugar per day and 150 calories of added sugar for men.

Sugar (glucose) is what also helps the body increase energy. Energy drinks contain a lot of sugar; the end result – more energy. Some of the energy drinks with the highest sugar content are: RockStar with 63 mg of sugar; RockStar Punch Guava with 102 mg of sugar; and Mega Monster Energy Drink with 94 mg of sugar.

“Energy drinks are okay if you drink them in moderation, as with most things, but if you’re drinking two a day or more, then you need to cut back,” Gardner said.




Any more than 500 mg of caffeine in one day is considered excessive. The chart on the left illustrates the total number of mgs per fluid ounce. Most energy drinks contain 8 - 16 fluid ounces in each can.




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