

INTERROBANG



**THE FINANCE
ISSUE**



PUBLICATIONS MANAGER

John Said
jsaid@fanshawec.ca
519.452.4109 x16320

EDITOR

Hannah Theodore
h_theodore@fanshawec.ca
519.452.4109 x16323

ADVERTISING

Diana Watson
d_watson2@fanshawec.ca
519.452.4109 x16321

MARKETING MANAGER

Deena Griffin
d_griffin5@fanshawec.ca
519.452.4109 x16325

MULTIMEDIA DESIGNER

Meg Easveld
measveld@fanshawec.ca
519.452.4109 x16332

GRAPHIC DESIGNER

Darla Stratton
d_stratton@fanshawec.ca
519.452.4109 x16330

VIDEOGRAPHER

Mason Buchko
m_buchko@Fanshawec.ca
519.452.4109 x16326

MULTIMEDIA REPORTER

Ben Harrietha
b_harrietha@fanshawec.ca
519.452.4109 x16343

WEBSITE & SOCIAL MEDIA COORDINATOR

Allen Gaynor
agaynor@fanshawec.ca
519.452.4109 x16324

CONTRIBUTORS

Emma Butler, Gerard Creces, Johan George, Zoë Alexandra King, Justin Koehler, Adam Mantha, Kate Otterbein, Dee-Dee Samuels, Svitlana Stryhun

PHOTOGRAPHERS

Ivan Clint Enriquez, Brandon Grubb, Arnoldo Milla Raffoul

ILLUSTRATORS

Briana Brissett, Nina Hepplewhite, Gary Hopkins, Sahar MahmoudMotlagh

COLUMNISTS

Michael Veenema

COMICS

Laura Billson, Briana Brissett, Alan Dungo, Anthony Labonte, Chris Miszczak, Andres Silva

GRAPHIC DESIGNERS

Briana Brissett, Gary Hopkins, Sahar MahmoudMotlagh



FROM THE EDITOR

Hannah Theodore (she/her)

Dear readers,
Our annual Finance Issue is often filled with various tips and tricks for saving, budgeting, and planning for the future. While this issue does touch on some of these familiar themes, our entire team is cognizant of the fact that many of these efforts, with the cost of living being what it is, will be in vain.

Instead, many of our stories paint an honest picture of the reality of student life today. Reporter Emma Butler explores the struggle of affording life as a student, while contributor Zoë King shares her honest advice about where to find the cheapest groceries in London.

The reality is that inflation and greed have made life as we know it uncertain and difficult. As reporter Gerard Creces shares in his article on rental prices in London, the cost of rent here has increased by more than 38 per cent in the last year, more than anywhere else in the country. No amount of budgeting or saving can prepare students and recent graduates for that, especially as wages remain stagnant and opportunities limited.

I hope that this issue helps you, readers, to see the impact that the pandemic, endless wars, and unfettered capitalism can have on the average person. As you bemoan your higher rent, lower savings, and expensive food costs, remember that not one single politician or party is responsible for the state of the world right now. Various global issues are intersecting at this moment, making it harder than ever to be in control of our individual finances.

I can't promise that it will get easier soon, but I hope this paper offers some insight in the meantime.

Sincerely,



COVER:
Gary Hopkins



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Letters to the Editor: fsuleters@fanshawec.ca

THE



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Shine the Light campaign details dangers of coercive control



Ben Harrietha (they/them)
INTERROBANG

The London Abused Women's Centre (LAWC) has launched its 13th annual Shine the Light On Women's Abuse campaign. The focus this year is on coercive control and filicide.

"The severity of the abuse that women and girls are subjected to as well as the urgent need for support due to housing and food insecurity continues to increase," Jennifer Dunn, executive director of LAWC said. "So every November, we raise awareness. We shine the light on women abuse by turning London purple."

The campaign started in 2010, after former board member Dana Johnson visited New York and saw Manhattan lit up purple for women abuse prevention.

"She truly liked the idea and she brought it back to the London Abused Women's Centre, where we then created a campaign that was meeting the needs of our community," current campaign coordinator, Fabienne Haller explained. "The London community has really taken the campaign to heart. Thanks to the incredible support, we've grown this campaign from the grassroots level to the international level."

This year's campaign will be honouring Jennifer Kagan-Viater and

her late daughter, Keira. Keira was killed by her father in a murder-suicide in February 2020. She was four years old.

"Violence cost my daughter, Keira, her life. She was an innocent victim to a deranged predator and was failed by the very systems who were supposed to protect her," Kagan-Viater said. "We are fighting a Sisyphean battle against institutions that are embedded with systemic misogyny unwilling to see the suffering of abused women and children, and who will not willingly reform themselves."

Kagan-Viater, a physician, and her husband Phillip Viater, a family law lawyer, have campaigned behind bill C-233, which contains Keira's Law. The bill was supported by all parties in the House of Commons and has now passed on to the Senate, where at the time of writing, a second reading is in progress.

"Bill C-233 has two parts. The 'Keira's Law' piece will raise the level of education on domestic violence, and coercive control for federally appointed judges," Kagan-Viater explained.

The second part of the bill is giving judges the option of electronic monitoring bracelets as a condition of bail orders. Philip Viater added, "we need a culture shift in not only the law, but the Child Protection Services systems as well."

The campaign launched officially on Nov. 1 with the lighting of the tree of hope in Victoria Park. The campaign will run until the end of the



CREDIT: BEN HARRIETHA

The campaign launched officially on Nov. 1 with the lighting of the tree of hope in Victoria Park and will run until the end of the month.

month, with Nov. 15 being "Wear Purple Day" to show support for those suffering from partner abuse.

Haller added that students should make sure to participate in the campaign.

"Students are the future, and having an open mind about these things comes easier to young people," she said. "Older generations can have a harder time noticing

when a relationship is abusive or controlling."

Kagan-Viater added that students being aware of intimate partner violence and coercive control will only be a net positive. "One in four women is affected by or is experiencing male violence. It's hugely important for the student population to have a sense of what's going on behind closed doors and also what help might be

available. Quite frankly, even if they don't think it affects them now, if they start taking steps now, then eventually we'll get that culture shift."

More information on the Shine the Light campaign can be found on the LAWC website. If you or someone you know has experienced sexual or gender-based violence contact LAWC at 519-432-2204 or the Abused Women's Helpline at 519-642-3000.

Business London names eight Fanshawe grads and students to Twenty in Their 20s list



Emma Butler (she/her)
INTERROBANG

Fanshawe grads and students made up eight of Business London's 2022 Twenty in Their 20s list.

Each year, Business London magazine recognizes London's boldest, most talented, and most impressive people in their 20s. People nominate their loved ones, coworkers, and friends who they believe fit into this category and should be recognized in this city. Nominees are made up of innovators, creatives, and community advocates from all industry areas including nonprofits, broadcasting, theatre, photography, digital marketing agencies, and start-up ventures.

This list is intended to show the city that there are bright, talented people in their 20s that are more than willing to make London a better place.

The full list of Fanshawe grads and students named to the list is as follows:

- Carlon Farina
- Adam Corrigan Holowitz
- Christopher Mantovani
- Jillian Martin
- Paige Martin
- Lydia Reabel-Pinheiro
- Ashley Rowe
- Malak El-Saleh

Fanshawe grad and current student, Chris Mantovani, was one of this year's winners and shared how he was chosen.



CREDIT: COURTESY OF CARLON FARINA

Carlone Farina was one of eight Fanshawe grads and students chosen for Business London's Twenty in Their 20s.

"I was nominated by a family friend to be one of London's Twenty in Their 20s. I received an email stating that I was selected and would be featured in the October print of the Business London magazine! I was featured for my online coaching business, Vahni Fitness. I help people obtain their dream physiques while improving their health and overall well-being along the way," Mantovani said.

Mantovani's line of work differs from other winners.

"I give people the tools they need to achieve their dream bodies as fast as they possibly can in a healthy

and sustainable manner. All of my programs are customized to fit my individual clients needs in relation to their schedule, budget, and preferences," said Mantovani. "I love that I get to help people achieve what they never thought was possible. It is so rewarding to see my clients succeed as that success they see within their fitness goals typically translates to success in other areas of their lives as well."

Graduate Carlone Farina was also recognized. Farina is one of three co-founders of shopping rewards program, Locorum, and currently acts as

the Director of Sales and Marketing. He also oversees and assists the marketing team with high-level strategies and content creation.

"There are two things I love about my career; my team and the changing environment," Farina said. "Our incredible team has such a diverse skill set that it allows us to tackle any problem from all angles. After I received the email saying that I've been chosen as one of the top Twenty in Their 20s, I felt extreme gratitude. I've often got my head down and this allowed me to take a step back and really reflect on how far I've come

in my career. It also gave me the opportunity to thank those who have impacted my life and made me who I am today."

As the business world can be very challenging and competitive, Farina offered some advice for people who are graduating and entering the real world.

"The advice I would tell future graduates is the same motto that I continue to use to this day: be curious. Ask questions, challenge the way things have been done, think outside the box and most importantly, do not settle for mediocrity," said Farina.

Fanshawe alumnus entertains his way to the big leagues



Kate Otterbein (she/her)
INTERROBANG

Fanshawe alumnus, King Cruff, has entertained his way to the top. Cruff was recently signed to Bob Marley's recording label, Tuff Gong, who has partnered with Universal Music Canada (UMC).

"It's an honour to be a part of such a historic name, to add my piece of history, and to carry on the message Bob Marley brought in and executed, in my own vision," said Cruff.

Initially, Tuff Gong signed him. Along the line, UMC got brought up. They contacted UMC about a partnership, which they were happy to take part in.

As an artist moving forward, Cruff said he is excited to see what doors get opened.

"It means more opportunities, more chances to execute any creative ideas that I have that I probably

wouldn't have the opportunity to execute before. Hopefully, more people get to hear my music and get familiar with King Cruff."

Cruff described his sound as a hodgepodge of different vibes. It allows people to get more of a feel for his culture, as well as letting him branch out and try different sounds.

"I want it to be exciting and new and for people to be like, 'This is different, this isn't what I expected.'"

Although his education journey at Fanshawe was more so focused on entrepreneurship and general arts, music still played a big role during his time at the college.

"Fanshawe was the first place I came to when I landed in Canada from Jamaica. I had a lot of friends that were in [Music Industry Arts], so I was able to get involved in that community. They had a hip-hop night here and at the very end of the show, they had a cypher. I went off on the side of the stage and I asked if they would let me rap a couple of bars. I don't know why they let me do that."



CREDIT: COURTESY OF UNIVERSAL MUSIC CANADA

"Fanshawe was the first place I came when I landed in Canada from Jamaica," reflected King Cruff on his journey in his music career.

Cruff joked that he hopes pictures of the night can't be found anymore.

He hasn't released any music for a year, as he was experimenting with collaborations. Now, he has a new

single out called "Samurai Chop."

"It's the first step in this introduction of King Cruff, where it's this pop fusion that has Caribbean elements, some Afrobeats elements.

It's a very upbeat song, but it has a very interesting story and a very deep underlying message, so hopefully people can tune in and relate to it."

Entrepreneurship pilot relaunches for newcomers



Gerard Creces (he/him)
INTERROBANG

For many new immigrants, coming to Canada represents a fresh start.

Unfortunately, even for skilled migrants, that fresh start can also include restarting their careers from the bottom up. That's where Fanshawe's Access Studies comes in.

For the third time in the past four years, Access Studies is welcoming another cohort to its Entrepreneurial Pilot Projects for Newcomers program, which is funded by Immigration, Refugees, and Citizenship Canada (IRCC). It is one facet of Fanshawe's Occupation-specific Language Training (OSLT).

The program is specific to newcomers to Canada with business backgrounds and experience, who are looking to adapt their skills to Canada's business climate.

Participants in the 10-week program are already established entrepreneurs in their home countries – people whose qualifications don't necessarily apply in Canada's heavily-regulated industry.

"We have to remember all those OSLT people are highly educated professionals who worked in their profession back home," said Kate Wypior, Academic Services Consultant for the School of Access Studies at Fanshawe's downtown campus. "They quite often had their own businesses, they were CEOs of big companies... they come here and find out they can't work in their own profession anymore."

Because many of their chosen industries are regulated in Canada, participants in the program will often have to seek re-certification. It takes time and money to do so, Wypior explained. But in the meantime, they can't find a job in their field.



CREDIT: GERARD CRECES

Academic Services Consultant, Kate Wypior, and Associate Dean Lisa Schwerzmann help newcomers to Canada at the School of Access Studies at Fanshawe's downtown campus.

The entrepreneurial project does not provide certifications. What they do provide is knowledge of the systems in Canada, as well as education about professional, person-to-person aspects of participants' chosen professions.

For instance, is it proper to shake hands or kiss cheeks of people you meet? How do you do interviews in Canada? What does a resume need in this country?

It's that professional etiquette and knowledge of Canada's socio-cultural aspects of business relations that can require more of an adjustment than a certification exam.

"Language may not be such a barrier because they are highly educated," Wypior said. "But certainly, everything is different. They are not CEOs anymore, they are applying for different jobs but they don't have Canadian experience."

Starting from scratch in a new country has the potential to be disheartening, or at the least, full of frustration.

However, Associate Dean at the School of Access Studies, Lisa Schwerzmann, said that's not the case.

"What I see from the students I have met, is optimism and almost a determination or a belief that, 'I will make it,'" she said. "The spirit of, 'I will get through this.'"

While the program itself is still young, it's already helped several dozen new Canadians get back in the game, open businesses, and contribute to the local and national economy. Schwerzmann noted that graduates of the program are happy to hire other newcomers to Canada as well, paying forward the good will of getting a head start in a new country.

The current cohort of the Entrepreneurial Pilot Project for Newcomers runs from September through December.

For more information contact: osl@fanshawec.ca.

Canada preparing to ban gas-powered vehicles by 2035



Justin Koehler (he/him)
INTERROBANG

Last year, Prime Minister Justin Trudeau announced that the Canadian government would be banning the sale of gas-powered vehicles by 2035, with the ultimate goal for the country to have net zero carbon emissions by 2050.

"We are committed to aligning Canada's zero-emission vehicles sales targets with those of the most ambitious North American jurisdictions," said Environment Minister Jonathan Wilkinson following the announcement.

This action is highly influenced by both the UK and the state of California, with the UK banning the sale of gas vehicles by 2030 and California setting a date of 2035 for the move.

This major action and large commitment have brought forward a lot of questions in the minds of both manufacturers and consumers. Is there enough infrastructure prepared? How will this affect sales? Will costs increase? Ultimately, the major question that is being debated by all parties is: will Canada be ready to ban the sale of gas-powered vehicles by 2035?

With this lingering question in the minds of many across the country, there are essentially two primary schools of thought. One side thinks that this timeline is needed and inevitable, that gasoline is a limited resource that is hurting the environment with the push to electric vehicles necessary. The other side of the coin thinks that this timeline is too quick, with there not being enough prepared and ready to properly make 2035 a feasible deadline, either wanting to push the timeline back or eliminate it altogether.

"They're going to have to change something to the infrastructure," said Maria Jack, the service manager at Forest City Dodge in London. "And people don't have charging systems at home, you have to get them installed and get an electrician to do it. It's a lot more of a process than people think and I don't think people are prepared for what it takes to own an electric vehicle."

Jack said there is much to discuss, like servicing, costs, and the general pace of the market.

"Do you know how much it costs to change a battery?" she said. "Right now, it's over \$15,000 and that's not even the most expensive ones. Is it a throwaway, what would you do at that point? I don't know many people that would throw over \$10,000 into a 10-year-old vehicle."

One of the primary issues that people continue to bring up is the need for more infrastructure to support the push to electric vehicles (EVs). With numbers increasing for charging stations in major cities, malls, gas stations, and more, people still think there isn't enough to support the move in more rural areas.

"I have a cottage up north, 450km away. How do I get there and if I do, what do I do when I get there?"

With the current environmental crisis evolving day to day in the world, many acknowledge that a move to better the output of fossil fuels is inevitable.

"It's a great concept, I just don't think it can be supported right now," Jack said.

The question becomes how long we can keep putting things off for. If the move is too early, can we afford to push it back? If the move is too late, is there enough pressure to do something about it?

How to grocery shop with increased inflation



Zoë Alexandra King
(she/her)
INTERROBANG

The increased prices of items at the grocery store has been a massive shock to shoppers throughout the year. According to the Bank of Canada's website, "Service price inflation rose quickly through the first half of 2022, reaching about five per cent this summer. With further increases in goods prices in 2022 and a rapid rise in services prices, total CPI inflation rose sharply, reaching 8.1 per cent in June."

After this turn of events, it led me to completely start from scratch when it came to budgeting. I'm proud to say that with the use of my budgeting skills, I was able to meet my grocery expenses and have savings for additional household items. In my eyes, budgeting is an essential part of life no matter how much money is in your bank account.

Grocery shopping is one of my favourite activities to do as a young adult, which might have something to do with my love for cooking. With that said, I had to find a way to get the groceries that I needed affordably and learn how to make them last a long time. It was also important for me to learn about what grocery stores matched my budget the best.

My first step in this process was doing a quick analysis of my income and expenses. Once I knew how much I was willing to spend on groceries, it was time to create a list of items that would equal what I was allocating to spend at the store. If you've read my previous meal prepping article (featured in our Geek issue), you will know that meal prepping can be a great way to not only create a healthier diet, but also to help with cutting back costs. Without having a list of items or a list of meals that you plan on making, it is very easy for people to pick things up that they don't even need. Meal prepping may sound like a scary concept, but it doesn't have to be. What I started off by doing was researching what meals I like to have or wanted to try making and would then come up with a grocery list from that.



CREDIT: ZOË ALEXANDRA KING

I've been to a few different grocery stores in London, and I've come to learn what matches my budget the best but also where to purchase certain products from.

Whilst creating a list of items and meals is an important part of grocery shopping (especially when you are on a tight budget), it is equally important to familiarize yourself with the different supermarkets to see what the cost of certain products are. Of course, you don't need to know the exact amount, but an idea of price can be helpful when creating your list.

I've been to a few different grocery stores in London, and I've come to learn what matches my budget the best but also where to purchase certain products from. Food Basics is the perfect place to shop at when you're looking to cut back on costs. Whilst the products tend to be cheaper than others, the quality isn't at the same level. For example, whenever I have shopped at Food Basics, I would purchase dried goods such as cereal, snacks, canned goods, pasta, and rice.

Sometimes I would pick up juices and milk, always making sure to check the expiry date first. I did notice that some of the fresh produce

wasn't as appealing which led me to shy away from purchasing fruits, vegetables, and poultry from there. However, after familiarizing myself with a few of the supermarkets, I found that Valu-mart sold meat and fish for the cheapest.

Of course, going to more than one grocery store may not be ideal, but if you are looking to cut back on cost, this is one of the ways that helps me. Personally, I find that I get the best quality grocery items from Sobeys, and it doesn't kill my bank account. I always take a list with me so I know exactly what I need and sometimes I even use the grocery carts that have a scanner built in, so that I can see how much I am spending whilst I am picking up. I do find myself getting the majority of my items from Sobeys with the exception of meats as I tend to purchase that at Valu-mart. There are other grocery stores that are worth checking out such as Loblaws and Real Canadian Superstore. However, I find their prices to be slightly higher.

Some of these grocery stores also give incentives for shopping with them such as points or student discounts. I tend to make my shopping day on Tuesdays as Sobeys offers a student discount and Valu-mart has a PC Optimum points program.

When it comes to making my groceries last, meal prepping has helped me in this area the most. However, for my fruit, vegetables, and bread, I keep them in the fridge to keep them as fresh as possible.

Utilizing this grocery method has helped me in so many ways. I find myself at the grocery store twice a month and usually spend under what I have allocated for my grocery budget. I know that before I implemented this system, I found myself at the store on a weekly basis and definitely spending way more than I wanted to. Not to mention, the surprise I would have at the cashier when I saw my bill at a price I wasn't used to.

Interrobang Rewind: *American Psycho*



Ben Harrietha
(they/them)
INTERROBANG

Halloween may have already passed but that doesn't mean the spooks are quite over yet. Not only that, it's our financial issue! So what's better than taking a look at the cult classic horror about an investment banker by day, and killer by night, *American Psycho*.

American Psycho was released on April 14, 2000 and directed by Mary Harron. Based on the 1991 novel of the same name by Bret Easton Ellis, the movie stars a then relatively unknown Christian Bale in the lead role. Patrick Bateman is an investment banker on Wall Street, who, in his words "wants to fit in." He's handsome, rich, charismatic, and a serial killer. The film uses black comedy in conjunction with its genuinely disturbing horror to satirize the Wall Street culture of the 80s.

The movie has an all-star cast, partly due to interest in the project and partly due to Lionsgate mandating that more recognizable actors, such as Willem Dafoe, Jared Leto, and Reese Witherspoon fill out the supporting roles. This mandate was put in place because the last thing the studio wanted to do was have

Bale in the lead role, despite both Harron and Ellis approving of the casting. It ended up with Bale only taking \$50,000 for the starring role, and the entire film only having a budget of \$10 million.

The entire film is a satire of the young urban professional, or "yuppie" culture, and a critique of the toxic masculinity that was rampant in the 80s. The original novel, while still a critique of the vicious capitalistic society that we have been living in since the period the book is set in, the angle of examining toxic masculinity was added in the film. In the novel, Bateman is almost pitied in a way; he can't change who he is. In the movie, he's mocked through the feminist lens Harron applies to the adaptation.

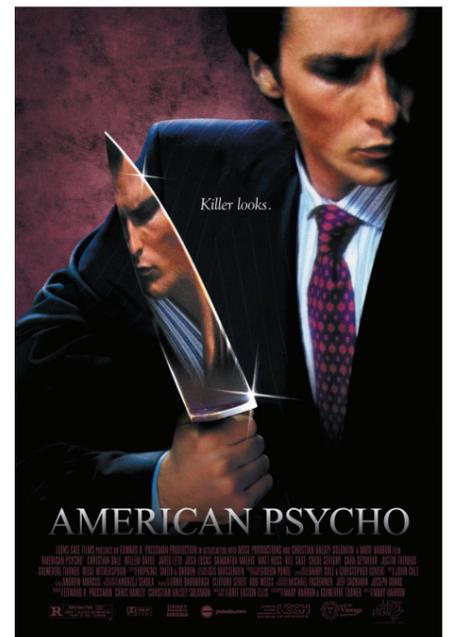
Many of the scenes play out similarly, but with an added context that essentially turns Bateman into a joke. A perfect example is one of the first sex scenes in both the film and the book. In the book, it's written almost in admiration at how good Bateman is in bed. Whereas in the film, the perspective is given to the woman he's sleeping with, who looks incredibly bored, even laughing at him when he admires himself in the mirror.

The most famous scene in the film, the business card scene, serves double duty on this front. It not only makes Bateman look like the massive tool he is, but everyone else in the scene, also all rich investment bankers,

look just as superficial and idiotic. The cards they show off all look the same, minus some very minute details. And with the added sound effects, Bale's uncanny ability to sweat on command, and the nonsense design jargon they all spout, the scene is ridiculous. It's over the top and does a perfect job at making everyone in the scene seem like exactly what they are: a bunch of rich Wall Street douchebags infatuated with their own toxic masculinity.

This sense of humour is contrasted with the scenes of Bateman's murders. The coldness in which Bale delivers the lines in these scenes adds a layer of aloofness to what he's doing, which makes them even more disturbed. The murder of Paul Allen, while amusing at points, is violent and sudden. Bateman's casual conversation about "Hip to be Square" just moments prior to murdering Allen contrasts heavily with the ferocity of the axe strikes he kills him with. Right after, he simply has a cigar, covered in his co-worker's blood. Even this has some sort of humour in it. His reason for murdering Allen? He has a better business card.

American Psycho is a classic horror movie. Its satire of 80s greed and capitalism is still relevant today, as the people it's critiquing still exist and are just as entitled. But if you ignore the satire, you have a great black comedy movie. The kills are gory, the performances



CREDIT: LIONSGATE FILMS

American Psycho (2000) offers more than gore, with a biting satire of 80s yuppie culture.

are fantastic, and if the countless memes that have spawned out of the film are any evidence, it's damn funny too.

Becoming rich(er)



Michael Veenema
RELIGION

In his book, *The Great Degeneration: How Institutions Decay and Economies Die* (Penguin, 2013), Niall Ferguson takes on the world of global finance and the debate on regulations vs deregulation. He ends up arguing against those who believe more regulation will limit large scale financial crises. He believes that many of the newer regulations are obscure, overly complicated, and merely kick the problems they try to address further down the street for someone else to resolve. “Unintelligent design” is how he labels a number of monetary policies that are today in place.

He claims that a healthy economy is more or less “Darwinian.” Some good “genes,” successful economic habits, can be passed on from one financial organization to others. “Mutations” in the form of economic innovations should be encouraged. Competition helps determine which practices succeed best. Economies should be diverse, mirroring the biodiversity of the natural world. Extinction of business entities which no longer succeed should be allowed to occur naturally.

Also, it turns out that, according to Ferguson, the ethical behaviour of business leaders and managers of the economy is foundational to financial progress. If the rules are set up in such a way that financial actors can make fortunes by deviously manipulating the mechanisms they manage, a number will. Therefore, we need not only a rational system of rules. We also need strong penalties to deter individuals from profiting from practices that financially ruin those who are farther down the economic food chain.

But this raises a question. Can a financial organization succeed without a strong moral framework that demands honesty, appropriate caution, hard work and fair dealing? In the Judeo-Christian tradition the answer to that question is, maybe, but don’t count on it. (For the rest of this article I will draw on passages scattered throughout the ancient biblical law codes, the collections of wisdom sayings, the teachings of Jesus Christ, and the collected



CREDIT: ALEXSECRET

Can a financial organization succeed without a strong moral framework that demands honesty, appropriate caution, hard work, and fair dealing?

letters that circulated in the first century Christian community).

That tradition is awash in requirements to treat our fellow person as we ourselves want to be treated. In the earlier parts of that tradition, in the earlier parts of the Bible, we find the command, “love your neighbour as yourself.” With respect to land ownership, it is forbidden to move boundary markers when your neighbour isn’t looking. In the marketplace the rule is to *not* have two sets of measures, one for when you are measuring out how much (produce) you have to pay, and another for measuring out how much is owed you. Debts are to be avoided. Exorbitant lending interest is forbidden.

No lies may be told in the courts. Individuals must not be lazy, but work hard with the opportunities they are capable of handling, especially when they are young and energy levels are high. There must be some mitigation of

economic inequality in that the well-monied must temper their desire to acquire hyper-excessive wealth. And government must function with a special eye out for the disadvantaged who can easily become even more disadvantaged.

It seems to me that a cluster of rules like this, if followed by modern money managers, would eliminate international financial meltdowns of the kind we see from to time.

These same principles, however, also work very well for personal or household finances. Don’t lie, but be honest in your financial dealings. Don’t commit acts of fraud in real estate or other financial transactions, even if what you are doing is not strictly illegal. Keep your business and financial dealings “fair and square,” not playing favourites and being consistent in your communications. Avoid debt where possible, especially in today’s world, consumer debt. Don’t allow your desire for new things

to turn into greed or envy. Aim to be content with what you have, while nevertheless doing what you can to improve your circumstances.

Last, I would say, be generous. One of the observations made in the biblical book called Proverbs is that a generous person is typically treated generously by others. In fact, the understanding is that the unseen God works behind the scenes, if not to guarantee, then at least to make it generally true, that if you are generous, many good things will come your way. You can “prove” this by trying the opposite approach. See how many doors open for you if you become greedy and grasping.

Many people claim that belief in God or in Christianity is a small thing that can be easily jettisoned or ignored. I do not believe that. My own experience is that with respect to economics and personal financial management, an informed Christian faith has a lot to offer and should not be dismissed.

Pamper your way to feline financial ruin



Gerard Creces (he/him)
INTERROBANG

A while back, I heard a report on the radio that the average pet owner spends about \$350 a month on their pets.

I laughed – possibly swore – hoping I misheard the announcer.

“Who are these idiots?” I pontificated. “How can you even spend that much on an animal in a month?”

In my mind, I pictured the most spoiled, dandy kitty-cats, eating salmon caught fresh that morning, wearing outfits that have waistcoats or fake pearls while they go about their business in gilded litter boxes.

Such grandiosity, I assume, is the only way one could possibly spend \$350 on a pet each month.

I say this because I, too, am afflicted with this illness called cat ownership and have never come close to that amount.

As a matter of fact, I am the decreasingly proud owner of a flabby tabby by the name of Mr. Kitty.

To be sure, his full name is Bucephalus J. Kitty, though these days, he’s mostly called Buddy or Pussy Boy.

He’s a lusty man-boy of 14 years, a former chonk who has slimmed down in his twilight stretch but still has all the extra skin. If he were a piece of KFC, he would be the best piece.

But is he a \$350 piece? Oh no.

Mr. Kitty is a gross cat. He drinks out of the toilet. His favourite libation of all is my daughter’s bath water, even though he hates baths.

He loves nothing more than humping various soft things around the house, almost as much as he enjoys the visceral epilogue of licking himself afterwards.

It’s creepy. He’s creepy. He’s also a great friend. But is our friendship worth \$350 a month?

I’ll say it right to his handsome face: “Hell no!” How can a human (the ultimate apex predator) justify spending \$350 on a fur-covered puddle every single month?

It makes me think of possibly the most disturbing thing I ever saw.

About four or five years ago I went to a cat show at the Western Fair. There, amid row-upon-row of the fanciest of felines and most precious of pussies southwestern Ontario could muster, was a flat-faced floof wearing a frilly Elizabethan collar, looking absolutely miserable as its owner spoon-fed it wet food with a long, silver spoon.

If that is what \$350 a month looks like, I don’t want it.

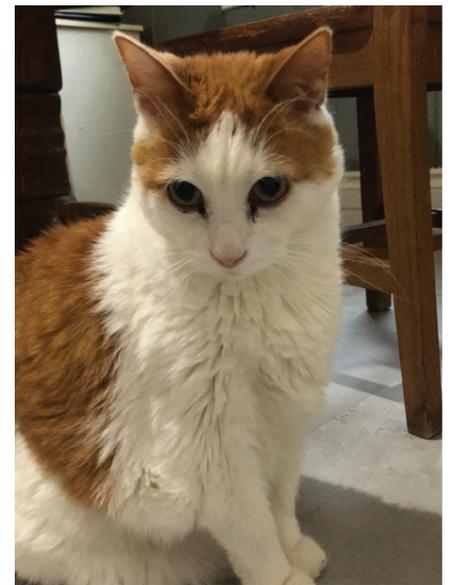
I don’t even think the poor, Elizabethan cat wanted it. The only one who did? The cat’s owner.

And there’s the crux of the matter. Pets don’t demand the finest things in life, and wouldn’t know or care if they didn’t receive them.

We (*gestures vaguely at society*) make house pets out to be far more sophisticated than they actually are. They still poop in boxes or in the street, regardless of their pedigree.

Give them love, give them chin scratches, and make sure they don’t starve. That’s it!

Otherwise, one day, you’ll come home to your pet humping your pillow and realize there’s no amount of expensive kibble or grooming sessions that can put the lipstick back in the tube.



CREDIT: GERARD CRECES

How can a human (the ultimate apex predator) justify spending \$350 on a fur-covered puddle every single month?



HAVE AN OPINION? SUBMIT YOUR STORY!
Letters to the Editor: fsuleters@fanshawec.ca

BEWARE OF THESE COMMON

EMAIL MONEY TRANSFER SCAMS

Adam Mantha (he/him) | INTERROBANG

From: hacker@gmail.com

THIS IS NOT A SCAM!

Interac has made electronically sending money easier than it has ever been, and they state that \$960.3 million in e-Transfers were sent in 2021.

Convenience is a driving force propelling the success of Interac. However, convenient access to electronic information is continually at odds with providing secure access.

Take Interac email money transfers as an example: the easier they make sending money, the greater the risk of unauthorized access, yet the harder they make sending money, the less appealing their service becomes.

To strike a balance between security and ease-of-access, Interac leverages the security already in place by financial institutions, and the convenience of email communication.

Despite the layers of security used for Interac email money transfers, approximately 1,800 e-Transfers totalling almost \$3 million were revealed by an RCMP intelligence analyst in 2020. This amount was an increase of \$400,000 from 2019.

Even in 2022, there are still ways to become a victim of email money transfer fraud.

All email money transfer scams have in common the false appearance of transaction finality. Whether you are buying or selling, you can easily become the victim of fraud if you agree to using an email money transfer for your transaction.

Here are some of the most common Interac email money transfer scams that can be easily avoided with due diligence.

As an online marketplace buyer, beware of sellers that require you to send money before you receive an item. A common scam is to request a payment for a good or service to be gained later. As a rule, do not send an email money transfer to 'secure' a good or service of any kind.

The most popular scams involve expensive purchases such as a rental unit, vehicle, investment.

As a buyer, there is no guarantee that you will receive what you have paid for (if you receive anything at all).

As a seller, it is risky to assume that a sent transfer indicates a successful payment. An example of a common email money transfer scam involves a buyer depositing a bad cheque, instantly receiving the money from their bank, and sending that money to the seller as payment.

Banks are quick to catch unauthorized access and reverse fraudulent email money transfers, so unauthorized transactions, whether from a hacked bank account, the use of stolen credentials, or a bad cheque deposit, can leave you not only without payment, but also without the item you 'sold' to a fraudulent buyer.

Some very good indicators that you are being targeted by an email money transfer scam are the same with other financial scams. Beware of transactions that are accompanied by sense of urgency, play on emotions, and a temporary inconvenience with the promise of receiving the money you sent or more.

Even if in a case where you do receive your money back, the funds could be transferred to you fraudulently and even may you a suspected accomplice in the fraud.

Finally, be very wary of email and text messages that claim you have been sent an email money transfer. Always confirm with the sender of an e-Transfer that they did in fact send it to you. The best advice for avoiding falling victim to an email money transfer scam is to simply not use them unless it is with someone close to you with whom you have an established trust.

THE JOY OF DEBT!



Dee-Dee Samuels (she/her) | INTERROBANG

Debt often gets an unfair rap, like that noisy misunderstood kid at the back of the bus. Here's a thought: what if instead of stress, you saw excitement? What if anxiety related to unpaid bills was actually an emotion synonymous with the anticipation you feel when planning a holiday?

But guess what? Holidays end. Debt won't.

Debt is the one thing you can depend on. So why not make friends with it? Life without debt is like riding a rollercoaster that goes in a straight and dull line. Would you stand in line for hours for that experience? Would you stand in line for that life? It's a scary thought. So here's how to set you on a path paved with unrelenting adventure and unpredictable financial security. These are five easy steps for getting into debt.

1 The beauty of the tap

No more punching in numbers and inserting cards, waiting for seconds of your life that you'll never get back. No time to overthink those mindless purchases. Tap, tap, tap your way to evenings out with your friends where, "I'm buying" is your motto. Popularity is a tap away.

2 Stop thinking so hard!

Stop it now. It's boring. I was told by a wise man that how you do one thing, is how you do everything. Can you imagine constantly ruminating about the consequences of interest rates and loan repayments? You would never even dare to sign up for a credit card! Confucius, I'm sure, would agree that living in the moment and squeezing every last bit of excitement out of it is the path to righteousness. Meanwhile, overthinking is the enemy to living the zen life. Every party has a pooper, so don't let it be you.

3 Don't bother with a part-time job

Stop polluting your career with nasty part-time "jobs." Humans are social creatures, so learn to be social. Go to parties, spend nights out on the town, take weekend trips with your peers. Whether you're a part-time or full-time student, commit yourself to being a "full" student. You can't do that by being part-student, part-employee.

4 Who has time for a budget? Buy that latte!

You have enough paperwork. Why draw up a budget and work tirelessly attempting to stick to it? All that does is add more work on your already overwhelming workload. It's just irresponsible. Starbucks is a great place for you to help form useful habits and condition you to live life on the edge of glory. Start slow with just a simple coffee, say, two or three times a week, as a treat. Starbucks is pricey and that's great news. Once you get a taste for it, that's when the cravings will start. Every morning, as if driven by an invisible force you will find yourself standing in a Starbucks line. The cost won't even enter your mind, as you tap with one hand and reach for the drink with the other.

5 Take out as many loans as possible

Students don't have the time to juggle school, extracurricular activities, and shopping. That's what loans are for. It's almost rude to not accept these financial cushions that were developed just for you. Then there is the "payday" loan, an insidious gem. It's magic money! If you find yourself desperate, needing an outfit for the party on the weekend, but you're a little short of cash, the payday loan gives you money, with consequences you can just worry about later. Besides, when you finish school, you'll surely land a high-paying job immediately and you can pay it all back without even giving it a second thought.

If the debt does become too much for you to handle, and you just can't hack this exciting lifestyle, don't worry! There are ways around it. For example: you could always sell your soul to Satan.

MAINTAINING YOUR MONEY BOUNDARIES

Johan George (he/him) | INTERROBANG

Moving out for college can be an amazing time to explore that freedom you never had at home, although not everyone can afford to. College can often leave you skimping by with what little income and resources you have. Students come to college to secure better future opportunities and gain new experiences. However, the balance between achieving your goals and the financial pressures of college is taxing. That's where setting boundaries becomes really important.

Boundary setting is a decision you make to permit or prohibit certain behaviours in your relationships. It means you clearly outline rules and limits to what is acceptable behaviour in your relationships and what isn't. We often set boundaries to make sure we meet our personal needs and accomplish our goals.

The goal of having boundaries is to improve our mental and physical health and sometimes that's linked with financial security. To keep your peace of mind and access the services you need within your budget, maintaining your money boundaries with others becomes increasingly more important. So here are some recommendations for you to maintain your financial distance from others as a five-step action plan.



1 DO SOME REFLECTION

Identify your financial needs and goals. Financial needs may include what you need for daily living essentials like food, water, medicine, and hygiene. School-specific essentials might be things like a laptop, writing utensils, notebooks, paper, and program specific materials.

Meanwhile, financial goals may include short term-goals and long-term goals. Short term goals might include paying for food, rent and hygiene, and lowering entertainment costs. Long-term goals might include paying off your debt and having some personal savings or investments.

"I think the best financial goals for a student are to familiarize themselves with all their expenses, all their potential revenues, and try to keep their debt as low as possible," said Lynn Okanski, a Business-Finance and Professional Financial Services professor from Fanshawe College.

"Take control through your knowledge of your financial situation! Which areas do you have control of? Usually it's a choice of housing, and entertainment costs. Set a budget and try to live within it. Think carefully before you commit to a lease. For entertainment, you might want to set aside an amount of cash each month. When it's gone, stop spending."

2 IDENTIFY YOUR PRIORITIES

Once you have done some reflection you can set your priorities. What are your most important expenses? What aren't super important expenses? As mentioned earlier, your rent, daily living essentials, and resources to complete your program are probably the most important and the costs

of entertainment are less important. You don't want to neglect what's necessary so you might want to find ways to cut down on your spending using discounts from the college or from your workplace. Making a meal plan might help you control your food spending too.

How much do you need to save? Having a bit of savings or an emergency fund helps when a dire situation comes up, like if you've accidentally gone over your monthly budget or need to go back home for a family emergency. This is money you don't want to realistically touch unless you have an emergency. Identify what is an emergency and be careful of dipping into your savings for frivolous spending.

It might be hard to follow your own priorities if you see others spending so often but remember that you don't know the reality of those people's situations like how much money they may be borrowing or if they are sacrificing future goals.

3 ALWAYS PUT YOUR OWN NEEDS FIRST

Some of us tend to put other people's needs above our own. Oftentimes it becomes a habit that distracts us from achieving our personal goals.

Just like saving money on gifts while you're in college it might be wise to take care of your own needs and let other people in your life know that you can't accommodate them while you have to take care of yourself. These people could be your roommates, your parents, your friends, or your partner.

"Often students in romantic relationships do not want to compromise any aspect of their shared lifestyle expenses, including entertainment, food, and their personal appearance and clothing," said Okanski.

"If you are in a romantic relationship, you should talk about money. What expenses do you agree to afford together? How will you divide the costs between you? It's an important relationship skill to be able to discuss money."

Okanski added that when it comes to roommates and parents, communication is key.

"The best solution is to sit down and talk openly about these issues."

4 DISCOVER YOUR NEGATIVE INFLUENCES AND SET BOUNDARIES

There are several things that lead people to spend their money irresponsibly like FOMO (Fear of Missing Out) and peer pressure. Having priorities and setting boundaries can help you overcome negative influences.

Ask yourself: What could come in the way of achieving my goals? Be honest. What do you feel guilty about doing with your money? Is it overspending on food, games, or events? Maybe you have too many subscriptions you don't have the heart to get rid of. Do you want to save money for the future?

An underrated part of setting boundaries with your money is feeling comfortable with your spending. If there's something you're spending on that isn't giving you too much value you should reconsider if you really need it.

5 COMMUNICATE YOUR BOUNDARIES

If you don't communicate your boundaries, you will struggle to enforce them. Tell your friends that you can't go to that expensive restaurant or eat fast food this week or that you'd prefer to do an activity at home instead of driving and using fuel.

FINDING THE HOUSE OF YOUR DREAMS

Svitlana Stryhun (she/her) | Interrobang

No matter how old you are, when you're in college, you're sure to start thinking about your living situation. After renting a year or two with multiple roommates, you might be looking at buying your own place. But right now, that might feel like an impossible dream.

The housing market changes with every season of the year and it is almost out of the question to find the best deal without monitoring the prices constantly. You can try to navigate it alone, or seek help from a real estate agent.

"We can pull up current listings and sales as well as days on the market," said Michelle O'Brien, broker and a realtor in London. "We use software through our real estate board."

Working with a landlord will save you time and money and you'll have a plan about when it's best to invest.

A house is not a spontaneous decision, it is a meticulously planned process of gathering information, saving money, and then, choosing the best spot.

Choosing the right time to buy makes it easier and less stressful for everyone involved. London is growing every month, as more and more people from the Greater Toronto Area make the move to the quieter, more affordable London. London is a city to settle in and that's why it's attractive for busy people living in a permanent rush. This means that being aware of when to buy in London can help beat the rush.

"Usually the spring and fall are the busiest times of year to purchase," O'Brien said.

Buying a house is a high priced project and everyone has an individual plan on when to realize it. The best and most crucial advice is to start saving early.

"If you can save anything at all it all helps. Pennies turn into dollars. Best advice is to watch and monitor your credit. Be sure to pay your cell phone bill on charge," O'Brien added.

Not a lot of students realize how essential it is to start saving. Even the smallest sum conserved in your bank account can contribute to the future. Purchasing a house is a realistic dream if only you work towards it. The work is more facilitated if your family or partner can assist and provide some support. Luckily, tides are shifting at the moment, and prices are becoming more affordable.

"The market is shifting to a buyer's market," O'Brien said. "We have been in a sellers' market since approximately 2015."

It's more beneficial to consult a real estate agent some time before you are ready to buy a house. It will aid you to find the best deal. It helps to compare the prices and find the suitable price range for the client. Without it, you can spend more than a year searching for the appropriate variant, and the prices can go up.



FINDING A GOOD LANDLORD

Kate Otterbein (she/her) | Interrobang

Finding a good landlord can sometimes be a hard feat. Especially as a student, it's important to have a landlord who will help with any maintenance or issues around the house while you're busy with school. Rob Richards is a realtor with eXp Realty. When looking for a place, there are generally a few things to watch for.

"The condition of the place and if possible, talk to some of the tenants that are already there," Richards said. "Ask what their experience was with the landlord, if they fix stuff, what condition the house is in, what the response time is when there's issues, things like that."

The majority of students, since they are looking for temporary housing, tend to take the website approach. Looking on Facebook Marketplace, Craigslist, or any other buy-and-sell sites isn't a bad thing, but Richards said to be mindful.

"I would never give anyone a deposit online until I've physically went to the house, and then I would double check with somebody. There's thousands of realtors around. Somebody's going to know someone."

Looking on a website is the free approach, which is why it's more popular. But for those who might be worried that they could get stuck in an unwanted situation, going through a realtor is always a safe way to find housing. However, it does cost a bit of money. Richards said there isn't a lot of student housing on their Multiple Listing Service (MLS), but for those maybe looking for something more long term, especially if you have a four-year program, they are able to help easier.

"We go to the landlord and say, 'OK, we've got pre-screened tenants for you and for a fee, we can do all the legwork for you and do credit checks.'"

Of course, again, this costs money. If this isn't the approach for you, you can always continue on buy-and-sell sites and refer back to a realtor to do a check on their websites about that specific listing and landlord. Realtors have access to a specific website called "GeoWarehouse." The app allows them to look up any property in that specific area and see who owns the house, when they bought it, and what they paid for it. But as long as there are no deposits given before seeing the house physically, that will decrease the risk of being scammed, according to Richards.

"It takes two minutes to look up on Geo and see, 'does this person actually own this place?' And it's a fair question to ask, 'do you have proof that you're the owner?'"

A good, legitimate landlord will not mind showing proof that they are the owner of the building. In return, it appears as if you will be a good tenant because you're doing your due diligence.

When it really comes down to it, finding good housing with a good landlord is all up to the tenant doing their homework. In school areas, there have more than likely been so many students who have stayed at that exact house or apartment. Talk to your peers, see if they know anybody, and go through a realtor to see if they are legit. There is no way to truly tell if someone is a good landlord without asking around.

Once you know you have a decent landlord for that place, how do you know if you're getting a fair price? Well...that's a bit of a loaded question. It really varies on your budget, the area, and the condition of the place you are looking at.

"A lot of times with students, unless there's a group of them, they'll rent by room. It's probably around \$700 to \$800 per room. If there's a bunch of students who could get together and rent the whole place themselves, three or four bedrooms could probably run anywhere from \$2,000 to \$2,400, depending on the age and condition."

No matter what the condition is, if there's a house or apartment close to Fanshawe or Western, the cost will be higher due to convenience. If it's a nice, new place, it will be even higher yet.

"If there's places that haven't been rented for a while, there's probably a reason for that. They might be less desirable than other ones."

There's no set recipe for finding a great house with a great landlord. As always, it needs some give and take. If you want a nice house that requires little maintenance, it will cost more. If you're wanting to save a little money, the house might take more maintenance from the landlord. Evaluate what's best for you and your situation and the rest will work out exactly how it's supposed to!



How proper accounting brings good karma



Dee-Dee Samuels
(she/her)
INTERROBANG

Never did I think that an accounting class would change the way I look at my entire life. I've always been into self-help, self-improvement, and life hacks, but it wasn't till the second week of my accounting class that it all clicked.

Accounting is just being accountable for every decision, big or small, in your life.

The key to thriving in the business world, where the language is "finance," is having a good accountant by your side. Accounting reflects the financial decisions that have been made within a time period, and their effects on a company's well-being. Sheri Mankal, a professor within the IT department at Fanshawe College, said accounting impacts all areas of a person's life.

"Having a sound understanding of finances makes all aspects of your life more manageable. It definitely reduces stress," Mankal said.

When we look over our credit card statement or our monthly bank statement, there is a story being told there. It could be a mystery, a feel-good novel, an adventure, or a horror story. According to Mankal, students who don't make a point to regularly check their financial statements waste time accumulating not just debt but stress.

"If you are living paycheque to paycheque, or don't keep track of your spending, it's so easy to end up in financial troubles. Many people have their lives turned upside down by not being in control of their finances. I think younger people are more susceptible to this as many of them don't check their bank accounts or credit card statements regularly."

We are the authors even in our financial story. I was told once that



CREDIT: NINA HEPPLEWHITE

The lessons hidden in my accounting class should be audited by everyone.

"what gets measured gets managed." It could be keeping an account of time allotted for studying, time set apart for checking bank and credit card statements, or time spent organizing our desk and paperwork. My accounting class has also taught me that everything has a place. Organization and having a place for everything reduces the chaos in our life. Mankal said that having a sense of control impacts not just our finances, but our mental health as well.

"If you are experiencing stress or chaos in any aspect of your life, it will start to have a negative impact on other parts of your life and eventually on your mental health. Financial instability can be...overwhelming when a person feels out of control, as money affects so many other parts of our lives."

Accounting is not just about profitability or lack thereof, it's about every decision we make in life and how those decisions can be measured and managed. Knowing

your numbers helps you calculate your "break-even point." Your numbers involve the number of hours we sleep, study, spend with our friends, spend on fitness etc. If we spend, we have to replenish that account. It's karma; what results are produced by our actions.

In the accounting world, everything is recorded in the right place. If it is not organized, the books won't balance. According to Mankal, a monthly check-in can keep you on the path to prosperity.

"Completing a monthly bank reconciliation and monthly check of your credit card statements would make a huge difference. By completing these tasks, one is always aware of one's spending. They can see how much is coming in and going out each month and can be aware of any unauthorized activity sooner rather than later. Budgeting is also great, but for people who are math-phobic or extremely busy, a monthly bank rec is an effective, time-saving alternative."

Affording life as a student is harder than ever



Emma Butler
(she/her)
INTERROBANG

Being a student can be difficult for many reasons, whether it's managing time, getting good grades, or living costs. Many students who attend Fanshawe live off campus and have to figure out ways to survive. This entails spending money on rent, utilities, food, and transportation. Since the pandemic, lots of people and students have faced issues coming up with money to live day-to-day.

A Fanshawe student who is in their third year, has seen what the pandemic has done to this city and everyone who was affected by it. They lived in residence on campus for the first year of their school term but decided to find a place to rent for the remaining two years.

"Finding a place to rent was very hard for me, it took me a long time to find a place that is not in a nice neighbourhood. I pay over a \$1,000 a month, plus utilities," they said.

The problem does not stop there. Since the pandemic hit, people have had a hard time saving and trying to make a financial budget to keep themselves afloat. It is easy to say that you can budget for things, but when the price of living, food, and gas is rising daily, it is very hard to see that become realistic.

"The sad thing is, I work as much as I can when I'm not in class just to see myself still fall into debt," the student said. "I applied to OSAP and got approved and I use my credit card, but even still I find myself short of cash and having to make sacrifices on what I am spending my money on."

Fanshawe does have guidance for students who are in need of financial help, but they can only do so much for them. According

to Statistics Canada, the monthly food average chart from Oct. 2020 to Feb. 2022 shows that most food items have increased in price and will continue to do so.

At the start of the pandemic, the average price of gas in Canada was approximately \$0.80, and people were able to get gas without breaking their banks. Now it has been reaching the highest amount that has ever been seen and is not dropping, causing people to change how they get around and spend their money.

"I have a car, and I used to drive it to most places I needed to get too. Now I can't afford gas, so I walk a lot more and take the bus. I know this isn't a terrible thing to walk, but it can be hard to get to work on time or class because of how far I live from both places," the student said.

This student has seen a change in the city due to financial issues and they believe that the pandemic had a big part to play in it.

"I am very angry with what is



CREDIT: EMMA BUTLER

Many students are in desperate need of income to keep themselves afloat.

going on with our economy and the civilians who are impacted by it all. I am a college student who has had to go to a food bank just to get my next meal, even though

I work and have OSAP. I cannot compare myself to those living on the streets, but something needs to change because this is becoming a bigger issue," they said.



CREDIT: NINA HEPPLERWHITE

The messages of the 'defund the police' movement are the topic of a seminar called "Defund the Police: Rhetoric vs Reality" (the first of its kind in Canada).

Post-secondary institutions embrace conversations of police reform

Adam Mantha (he/him)
INTERROBANG

Shortly after being apprehended by police on May 25, 2020, George Floyd lay dead, suffocated by the continued pressure from the knee of Minneapolis police officer, Derek Chauvin, who was later found guilty by a jury of his peers on all three murder and manslaughter charges laid against him.

Floyd's death and years of discrimination against racialized groups by police services, particularly in the United States, has propelled the 'defund the police' movement which still represents a live conversation and controversy.

The messages of the movement are the topic of a seminar called "Defund the Police: Rhetoric vs Reality" (the first of its kind in Canada). It has been offered to upper-year criminology students at St. Thomas University in Fredericton this fall.

The new course is guided by Dr. Sulaimon Giwa, associate professor and associate dean of undergraduate programs in the school of social work, with a cross appointment in the department of sociology at Memorial University, St. John's. He is also the endowed chair in criminology and criminal justice at St. Thomas University, Fredericton.

"I think there is a lot of discussion we need to be having that we currently are not having. I'm still, myself, grappling with the concept of 'defunding the police' in terms of how it's being leveraged. I'm concerned that the concept as it's currently being used might be contributing to a disservice in terms of the agenda advocates of [the movement] are actually pushing for."

He said conflation of the phrases 'defund the police' and 'abolish the police' is one of the issues facing the movement.

"If the purpose of ['defund the police'] is to rally people together to be able to inform policing policies, practices, and decisions, that's great—I think that serves a particular purpose. But if the idea is to rally people just for the sake of rallying people to say, 'we need to denounce the police,' and 'we need to defund the police,' and once we've done that, 'we need to abolish the police,' well, then there are other substantive questions that I have."

One such question concerns whether 'communities of care' will suffice in the absence of police services. Giwa's worry is for the safety of marginalized persons who do not have their needs, safety, and wellbeing met within their communities.

"Within the idea of creating communities of care, there is a presupposition that everyone is already accepted within those communities, and that everyone's concerns and needs are going to be met. If we are talking about defunding the police to the extent that we're even considering the possibility of abolishing police, then how do we account for and respond to the needs of these vulnerable community members? I just worry that the pendulum might be swinging too far to one side, and there is not enough discussion of who is actually benefitting from this idea, and who is not benefitting from this idea."

These are some of the things Giwa addresses in the fall seminar, a course that Matthew Martin, Director of New Brunswick's Black Lives Matter group, stated has a place, and should be

mandatory in all post-secondary programs that deal with racialized community groups.

Giwa agreed there is certainly a place for such a course at both the university and college levels.

Joseph Pazzano, director of Equity, Diversity, and Inclusion (EDI) at Fanshawe College, said Fanshawe's two-year Police Foundations program as an example of meeting the EDI goal of inclusivity throughout all aspects of the college.

"Our Police Foundations program, for example, has curriculum components that explore intersections of policing with various identity grounds such as race, gender, ethnicity, sexual orientation, and class."

There is, however, no course devoted to race relations in the Police Foundations program's course listings.

Pazzano said equity in curriculum and pedagogy is the focus of the college's EDI and Anti-Oppression Task Force which just began meeting this past summer.

"That working group will think about how to extend anti-oppression education for our students. I'm a firm believer that there's an anti-oppression lens to every program and every course we have, and post-secondary education is most successful when it's rooted in evolving social context."

Giwa hopes that students who participate in his seminar, and courses like it in the future, will think more deeply about, and question, the role of police.

"I do feel and believe that there is a place and a role for police to play in our society, and if the question is what role should that be and what should the police be doing—that is a viable question for us to have as a healthy democracy."

Holiday spending tips



CREDIT: ANNA OSTANINA

The pandemic has affected people in different ways. The rising cost of living doesn't help. When it comes to saving during the holiday season, that takes a plan.



Kate Otterbein (she/her)
INTERROBANG

As the holidays inch closer, many people have decided to cut back on their holiday budgets. This could mean trying to spend no money at all, or simply halving the budget. Regardless of how some have chosen to do it, it makes you wonder what's going on to cause this?

"With short-term interest rates increasing dramatically over the past year to combat inflationary pressures, borrowing costs are higher for many people which leaves less money for discretionary spending," said Brad Bishop, a professor and coordinator in financial planning and personal finance programs at Fanshawe.

The pandemic has affected people in different ways. The rising cost of living doesn't help. When it comes to saving during the holiday season, that takes a plan.

"It comes down to budgeting and having the discipline to stick to a spending plan. Of course, there are always deals to be had if one can invest the time in researching options."

So what about sales? Black Friday is a very popular day across North America typically. But Bishop said it may not be as popular as it once was. So many businesses start their sales earlier leading up to Black Friday, so more people decide to shop and beat the crowd.

"A word of caution... A wise man once told me that, 'a deal is only a deal if you need a deal.'"

If money is a struggle, be strict with yourself and pick up what is needed, rather than getting a deal just for the sake of getting a deal.

All in all, regardless of how you're choosing to spend your money this holiday season, it's a good idea to have a safety net. Times are tough and, who knows where the economy will go in the future? Never mind any unforeseen circumstances in your personal life.

"An emergency fund is very important and crucial to a financial plan," Bishop said. "Many financial planners suggest having an emergency fund equal six to 12 months of expenditures that can be accessed quickly. This ensures a person or family can get by if an unfortunate event happens like a job loss or a death in the family."

He said that it's also wise for families to look for professional advice from financial advisors when it comes to protecting their income and lifestyle from these potential events.

"Financial management is all about prioritizing your spending between needs and wants. The first step in any financial plan after determining what the financial goals are, is to gather an understanding of where the income comes from and where it goes each month along with what is owed and what is owned."

When you're shopping this year, especially if you're trying to save some money while doing so, there is no shame in thrifting gifts or making gifts. After all, it's the thought that counts.

A pharmacy for the community of Fanshawe located in the Wellness Centre.

For hours of operation, please visit www.fsu.ca/pharmacy

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The art of making money as a musician



Johan George
(he/him)
INTERROBANG

The music industry has been notoriously and historically super difficult to survive in.

“The reason why it’s hard to make a living as a musician is because you are faced with a plethora of challenges in the beginning,” described Quora user Christopher S.

It’s why many budding musicians avoid going professional even if they have loads of talent. Having a profitable music career never comes easy, but having the desire to be involved with music and immersed in it is often the first step towards a fruitful musical career. So, what are your sources of revenue if you want to survive working in the music industry?

1. You’re probably going to need a day job

Even extremely talented musicians struggle to get enough work to pay off their expenses. Many of them work jobs that specifically help them have time for their musical endeavours. These are generally jobs with flexible schedules and steady incomes. Some examples are: freelance writers, Uber drivers, music teachers, music store clerks, sound technicians, piano tuners, and virtual assistants. However, any job that helps you stay afloat and still have time for your music will work. Avoid time-sucking jobs, like jobs that have long days, long commutes, lots of overtime.

“Making money in the music industry only happens when you have established your value by developing your skillset,” said Mike Roth, artist development professor in the music industry arts (MIA) program.

“To demand [money] before experience rarely happens, so early in your career it’s important to say yes to opportunities in order to have a track record of experiences that can lead to you deserving to be paid. Early on, your career opportunities and experience is your pay.”

2. Selling your music

Digital downloads and streaming services provide an easy form of distribution to get your music out there and heard by the masses. There are a lot of platforms to choose from and most early career musicians distribute their music through independent distributors like Distrokid, CDBaby, or Emubands to get their music on apps like Spotify, Apple Music, iHeartRadio, and Deezer. SoundCloud and YouTube are also popular platforms where people release their music. Soundcloud has a high number of indie artists while YouTube’s strong discovery features as well as visual storytelling opportunities help promote music even more. All of those streaming platforms provide some payment for streams of your music so it can be a form of passive income as long as you market your work well.

A lot of musicians collaborate on music and if you do this, you should communicate some general guidelines before you work for the revenue split especially if you’re with a band. Some music producers sell their beats for a flat rate and no credit – many working professionals would advise against that. If one song hits it big, you’ll regret not receiving a royalty.

3. Using your musical skills and running a business

“The approach to making money is to treat it as a matter of fact,” said Matthew Grady, an MIA professor and local musician, engineer, and producer. “You have to have a minimum value for your time, below



CREDIT: NINA HEPPLEWHITE

The music industry is very volatile and as a musician, you probably want nothing more than to enjoy the process and stay energetic along the way.

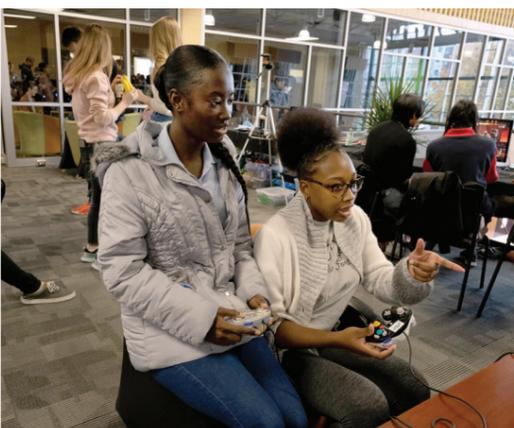
which no one can access your unique skill set. That time is better spent practicing, writing, recording, editing, and mixing your own material than on someone who does not see value in what you do.”

Live shows are a big opportunity to gain experience as a musician. It could start at an open mic night playing original songs or covers. Eventually, you can perform sets of your music at music venues close to you, being part of the night’s rotation or opening for other major acts. If your audience for your music grows to a big enough size,

there may be some value in selling some merch. Selling a piece of branded clothing at a show can retain some of the most loyal fans who love to listen to your music and many who’d love to come back to one of your shows.

The music industry is very volatile and as a musician, you probably want nothing more than to enjoy the process and stay energetic along the way. It can be tough and it takes a lot of time and effort. Even long-time music professionals like Grady have struggled getting work in the industry.

“I don’t actually know how difficult it is to make it in the industry because I am still applying the bulk of my energy trying just to make ends meet in this industry. I don’t think there’s a day that will come when I feel I’ve ‘made it.’ There have been many moments of joy along the way, which is one of my measures of success, but there’s always another plateau. When you elevate your craft and your life into a higher spot, take a look around. There’s always someone above you, doing better in one way or another. Stay humble.”



CREDIT: IVAN CLINT ENRIQUEZ

Rental rates in London paint grim picture for students post-graduation



Gerard Creces (he/him)
INTERROBANG

Welcome to London, Ont.—a city best described by its distance from Toronto.

Never mind that we're the 15th largest city in Canada, or sixth biggest in Ontario; we're still two hours west of Toronto off the 401.

There aren't too many things about which we can chant, "We're number one!" However, since the pandemic, London has wasted no time climbing to the top of the charts in (wait for it) rent increases.

You read that right. Rents have risen unchecked in London over the past few years, to the point where this sleepy little city in southwestern Ontario has the fastest growing increases in the country.

The average rent price in London increased more than 38 per cent over the past year, according to figures from Rentals.ca, a website that monitors rental pricing in markets across Canada. That's well over twice the annual average increase of 15.4 per cent.

Even Canada's most notorious real estate markets, Toronto and Vancouver, saw average yearly rent increases of 27.5 and 20 per cent respectively.

Currently, the average one-bedroom apartment in London costs

about \$1,800 a month. A two-bedroom costs \$2,184 a month.

These are far from the highest rents in Canada (the 6ix has that covered), but the obscene rise in rents in 2022 makes our middle-of-the-pack price point a cause for concern.

As students, it's safe to say most of us are renters, be it by the room or by the unit.

We're unfortunate enough to be going to school at a time when rents have reached all-time highs. Our already tight budgets are being squeezed further by landlords and property management companies that used the pandemic as an opportunity for rent increases and reno-victions.

To be fair, rents were at their (former) highest in 2019, right before the pandemic. They fell by a few hundred dollars on average during 2020-2021 and then climbed back up and beyond their former limits earlier this year.

That catch-up provides us at least some explanation for why the increase percentage is so high. However, there are other factors at play.

The biggest culprit is scarcity of housing.

London's housing stock is dismally low. At the same time rents were falling due to the pandemic, housing prices exploded.

Back in 2020, after many months of pandemic life, the housing market in London took a massive swing. Lawns across the city sprouted a fresh crop 'For Sale' signs.



CREDIT: GERARD CRECES

Rent has risen unchecked in London over the past few years, to the point where this sleepy little city in southwestern Ontario has the fastest growing increases in the country.

Big city folk, the media said, were selling their multi-million dollar properties in the GTA, buying up homes in London as fast as they could for well over the asking price.

Because of the city's short supply, sellers could afford to wait for an offer large enough to make it worth their while. Buyers were throwing offers at houses they never even looked at. Competition drove prices to unrealistic levels and us renters are living in the fallout.

The City of London is aggressively trying to add more rental units to its stock, and its Rethink London campaign is trying to increase both availability and affordability.

For students in residence, this doesn't really matter. Your lodgings are included in your tuition. For others, the college has partnered with Places4Students Inc. to provide online listings for students via fanshawec.ca. You can find rental rates across the Forest City that range from not overly expensive to downright predatory.

After graduation, it's likely most students will be looking for a place of their own. They did their time and put up with four or even five roommates for a couple years.

But with student loan repayment looming large in the rear view and a rental market that is priced out of range for entry-level pay, you may want to keep labelling your food in the fridge. The reality is, your roommates might be around for a couple more years.

SUSTAINABILITY TODAY

Mohamed Ahmed Shariff (he/him)

Poverty must be dealt with, immediately

It is estimated that the human population will touch the 8 billion mark on Nov. 15. What does this mean for humanity? For its existence? Although these may seem like philosophical questions, their implications on building a sustainable world are something we all must dwell upon.

A rising population requires resources and while inequity and inequality persist, there will always be issues that present an ugly picture. One aspect of that picture is poverty, which is affected by various factors including natural disasters, inflation, pandemics, and wars. Take, for example, data from the World Bank that says an average person in a low-income country spends about 66 per cent of their income on food — now, think what would happen when inflation hits? These people will now have to make even harder choices: less food or less heating? Do I pay my water bill or pay for groceries?

According to the Sustainable Development Goals Report, 2022, the effect of the war in Ukraine and the pandemic will push an

additional 75-95 million people into extreme poverty this year. This is alarming and represents a disruption in the decreasing global poverty trend. There must be a concerted effort in dealing with poverty or else achieving the first Sustainable Development Goal (SDG): End poverty in all its forms everywhere, will remain a distant dream.

Dreadful word

A related topic is the issue of debt. Student debt is a reality. According to the National Graduates Survey, 2018, "64 per cent of the graduates in 2015 who graduated with student debt still had an outstanding debt after three years."

Poor financial health affects physical and mental health and the vicious cycle of one affecting the other loops into perpetuity: it's like being trapped in Daedalus' labyrinth.

There are ways to reduce if not eliminate poverty, but an action plan is necessary. Governments can help by introducing and strengthening social protection policies and equipping their

people with education and skills, so they have jobs and income. The fact that by 2020, 4.1 billion people were unprotected by any social protection cash benefits emphasizes the role these policies play. Also, we need to note that the World Bank in September raised the extreme poverty line to \$2.15 per person per day from the previous \$1.90, based on 2017 purchasing power parities.

As we head closer to 2030, it rests on us to make small changes in contributing to making our world sustainable. It could be as simple as being informed about financial well-being, helping people in need and making informed choices. If you want to make a difference on campus, donate to The Sharing Shop. If you are a student in need, please see The Sharing Shop for assistance.

Dates to look forward to:

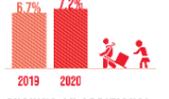
- **Nov. 5:** International Day to End Impunity for Crimes Against Journalists
- **Nov. 6:** International Day for Preventing

END POVERTY IN ALL ITS FORMS EVERYWHERE

MORE THAN 4 YEARS OF PROGRESS AGAINST POVERTY HAS BEEN ERASED BY COVID-19



WORKING POVERTY RATE ROSE FOR THE FIRST TIME IN TWO DECADES



PUSHING AN ADDITIONAL 8 MILLION WORKERS INTO POVERTY

RISING INFLATION AND IMPACTS OF WAR IN UKRAINE FURTHER DERAIL PROGRESS

NUMBER OF PEOPLE LIVING IN EXTREME POVERTY IN 2022



UNEMPLOYMENT CASH BENEFITS DURING THE PANDEMIC (2020)



DISASTER-RELATED DEATHS ROSE SIXFOLD IN 2020

LARGELY AS A RESULT OF THE PANDEMIC

THE SUSTAINABLE DEVELOPMENT GOALS REPORT 2022: UNSTATS.UN.ORG/SDGS/REPORT/2022/

CREDIT: FANSHAWE SUSTAINABILITY

According to the Sustainable Development Goals Report, 2022, the effect of the war in Ukraine and the pandemic will push an additional 75-95 million people into extreme poverty this year.

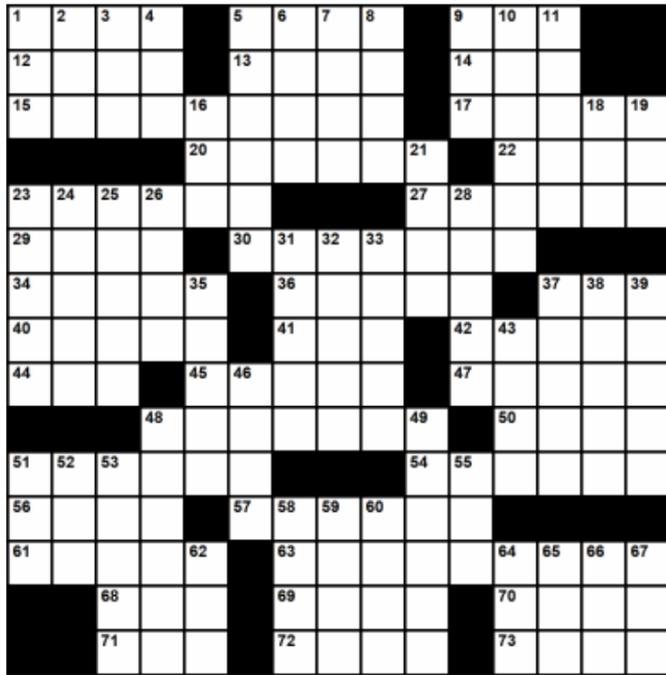
- the Exploitation of the Environment in War and Armed Conflict
- **Nov. 9-15:** International Week of Science and Peace
- **Nov. 10:** World Science

- Day for Peace and Development
- **Nov. 11:** Remembrance Day
- **Nov. 15:** Day of 8-billion
- **Nov. 16:** International Day for Tolerance

CROSSWORD

ACROSS

- 1. **Courage quote #1:**
"___ enough courage, you can do without a reputation."
– Margaret Mitchell
- 5. Horse with a foal
- 9. "Do the Right Thing" pizzeria owner
- 12. Addie's husband in "As I Lay Dying"
- 13. "Bingo!"
- 14. "Love ___ Ball" (1963 comedy)
- 15. **Courage quote #2:** "The secret to ___ is freedom ... and the secret to freedom is courage." – Thucydides
- 17. **Courage quote #3:** "The most courageous act is still to ___ for yourself. Aloud." – Coco Chanel
- 20. Seat cushions?
- 22. Informed about
- 23. Map line
- 27. Means of exit
- 29. Foot part
- 30. Knickknack holder
- 34. Diarist Nin
- 36. TV's "The George & ___ Show"
- 37. Snake sound
- 40. Put another hole in, as a keg
- 41. World Golf Hall of Famer Nagle
- 42. Work behind home plate
- 44. When a plane is due in, for short
- 45. River of France
- 47. Month after diciembre
- 48. **Courage quote #4:** "Courage is never to let your ___ be influenced by your fears" – Arthur Koestler
- 50. 0 on a phone (Abbr.)
- 51. Slanted
- 54. Renter
- 56. Nov. 11 honoree
- 57. Surveyor's tool
- 61. **Courage quote #5:** "Courage is being scared to ___ ... and saddling up anyway." – John Wayne
- 63. Ballot-related
- 68. Mrs., in Madrid
- 69. **Courage quote #6:** "What would ___ be if we had no courage to attempt anything?" – Vincent Van Gogh
- 70. **Courage quote #7:** "The ___ protection any woman can have courage." – Elizabeth Cady Stanton
- 71. Frisk, with "down"
- 72. Abbreviation on a cornerstone
- 73. Drains of energy



DOWN

- 1. "Do ___ Diddy Diddy" (1964 hit)
- 2. Concert ending?
- 3. Dosage amount (Abbr.)
- 4. Cool, in dated slang
- 5. **Courage quote #8:** "Courage is fear holding on a ___ longer" – George S. Patton
- 6. Amazes
- 7. Start of a Jewish holiday?
- 8. Ise, in Scotland
- 9. **Courage quote #9:** "Courage is what it takes to stand up and speak; courage is also what it takes to ___ down and listen." – Winston Churchill
- 10. On dry land
- 11. "Rawhide" singer Frankie
- 16. Chemical suffix
- 18. XP forerunners
- 19. Sends to the canvas, for short
- 21. **Courage quote #10:** "Courage starts with showing up and letting ourselves be ___." – Brené Brown
- 23. **Courage quote #11:** "Keep your fears to yourself, but ___ your courage with others." – Robert Louis Stevenson
- 24. Article of faith
- 25. lasso
- 26. "Essays of ___"
- 28. **Courage quote #12:** "Courage is ___ under pressure" – Ernest Hemingway
- 31. George who played Sulu on "Star Trek"
- 32. Last Oldsmobile model
- 33. Classical name in medicine
- 35. Flavor enhancer
- 37. Stair parts
- 38. Rocky rubble
- 39. **Courage quote #13:** "You cannot swim for new horizons until you have courage to lose sight of the ___." – William Faulkner
- 43. Years in Madrid
- 46. Benchmarks (Abbr.)
- 48. "Peer Gynt" character
- 49. Thinly cut
- 51. Was ahead
- 52. Computer file suffix
- 53. Showing shock
- 55. Diner sign
- 58. Prefix with -graph
- 59. "Aladdin" prince and namesakes
- 60. Skilled
- 62. Head covering
- 64. Delivery room doctors, for short
- 65. "The Crying Game" star
- 66. Cleopatra biter
- 67. Captain's inferiors (Abbr.)

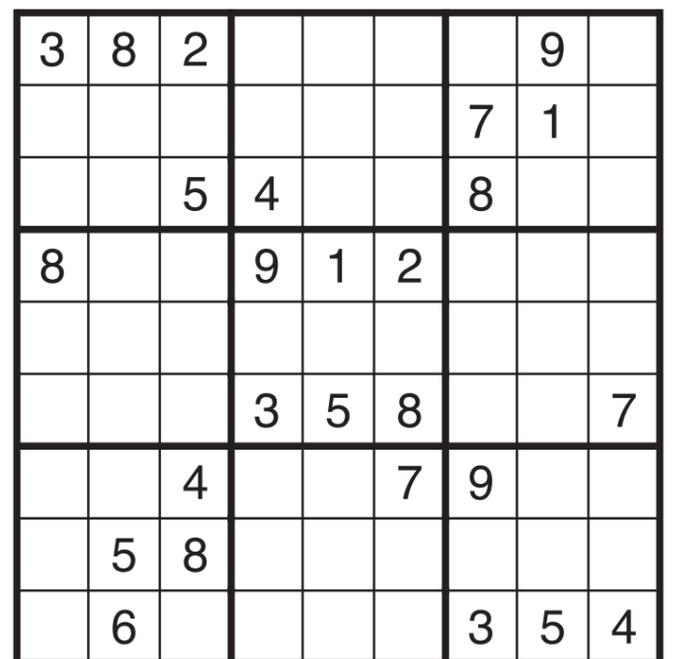
WORD SEARCH



HEALTHY FINANCIAL LITERACY

Credit Score	Interest	Variable Rate
Savings	Principal	Debit Card
Investment	Asset	Cash
Pin Number	Budget	Overdraft
Taxes	Fraud	Bond

SUDOKU



Puzzle rating: Very Hard

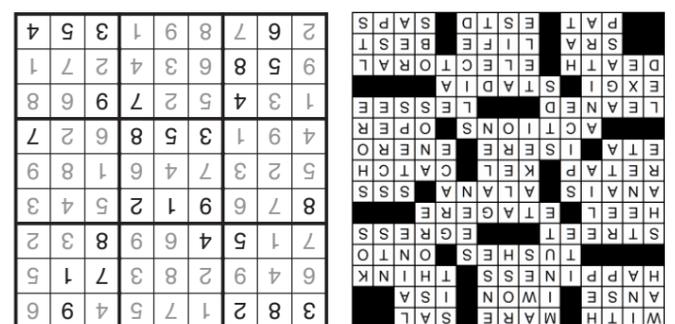
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CRYPTOGRAM

A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T	U	V	W	X	Y	Z
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PUZZLE SOLUTIONS



"An imbalance between rich and poor is the oldest and most fatal ailment of all republics." – Plutarch

FREE INTERROBANG

NEW ISSUE ON STANDS

Bi-Weekly

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FSU INTERROBANG

NOT NEUROTYPICAL

Consider this when you're ordering your morning coffee.

In 2009, my 2 bedroom apartment cost \$865/month. At the time, minimum wage was \$9.50/hr



London's rent increases have been somewhat tame compared to other areas, but that apartment is now \$1865 a month and minimum wage is \$15.50.

The apartment more than doubled in cost, an increase of 2.15 times, while minimum wage has only increased by 1.63 times.

Toronto and rural Ontario, it's even worse.

If a minimum wage job is \$15.50 hour, the take home at 40 hours would be around \$1850.

Most minimum wage jobs don't even give 40 hours, though.

Maybe that's why it's getting so hard to find people to work; they can't afford to live.



Aries

Think before you act over the next few weeks, and you'll avoid unnecessary arguments with friends and relatives. Put your energy to good use, offering affection, understanding and hands-on help to loved ones. Be creative when dealing with practicing good health. Make sure that you take care of your responsibilities promptly. Whether you travel, pursue knowledge or learn a new skill, how you use your time will determine the outcome. Put in the work, reap the rewards or contemplate how to proceed. Keep the peace, and let your actions speak for you.

Libra

Put on your running shoes, grab your to-do list and set everything in its place. Clearing space and making room for new beginnings will lift your spirits and ease your mind. A change in your financial situation will be helpful. Take care of matters quickly to avoid loss or setbacks. Curb waste and bad habits, and you'll feel better mentally, physically and financially. Honesty will spare you a lot of grief over the next few weeks. Refuse to let a fast talker twist your words or your way of thinking. Be true to yourself and do what's best for you and those you love.

Taurus

Keep an open mind regarding the changes happening around you. It's important to give others a chance to explain. Take a positive approach to your responsibilities. Physical action will ward off criticism. You'll get pulled into an emotional arena if you overreact or put demands on others. Rethink your course of action, and you'll make more progress if you use understanding and compassion to get others to pitch in and help. Something won't add up when dealing with authority figures. Listen carefully and question anything that makes you feel uneasy.

Scorpio

Be secretive regarding your plans, how much money, assets and liabilities you have, and how you feel about those you encounter. Keep a low profile and stick close to home, where you can take care of personal business without interference. An emotional setback is likely if someone is critical or causes you to feel insecure about yourself or your life. Brush off what others do or say and carry on. Focus on what makes you happy and prioritize personal growth and self-improvement. Be careful not to spend on something tempting but not good for you. Choose good health.

Gemini

Size up what you must do and set the wheels in motion. Your ability to recognize what's required and make things happen will lead to respect and appreciation from onlookers. Take a close look at what's happening before you offer suggestions. If you move too quickly, you will miss the opportunity to incorporate something unique into the mix that can make a difference. Put your finger on the pulse and see where it leads. Combine your intellect with your persistence, enthusiasm and high energy, and you will find a way to use your skills, gifts and experience to make a difference.

Sagittarius

Source out organizations, clubs, gyms and groups that interest you and you'll meet someone who sparks your interest and encourages you to use your skills, knowledge and experience in new and exciting ways. Pay close attention to what's happening right under your nose. Be insightful and take note of who is being helpful. If you use incentives, you'll be able to handpick who you want on your team. Delegate responsibilities according to skill and enthusiasm. An emotional matter will flare up if you are too open about how you feel.

Cancer

Observe before you decide to make comments. Your actions will speak louder than words. An optimistic attitude, coupled with kindness and compassion, will make a difference in how others treat you. Plan something special for someone you love and you'll leave a lasting impression. Make romance a priority, and you'll find happiness. Let your words and action attract love, not lavish gifts. Be careful what you agree to. Someone will withhold information that will mislead you regarding the extent of a project. Don't commit to anything too quickly.

Capricorn

Live up to your promises without complaining and praise and appreciation will come your way. Make a positive change at home that will make the ones you love feel comfortable and welcome in your space. You may feel like taking on more work but don't overload your schedule to the point where you do a less-than-adequate job. Work ethics, perfection and attention to detail will affect your reputation and position. A red-tape matter will puzzle you. Get the facts from the source and confidently make your assessment and decisions. Romance is on the rise.

Leo

Take better care of your health, home and meaningful relationships. Be patient and listen to complaints before you dismiss what others are going through. Recognize and say no to pressure tactics, temptation or manipulation. Slow down and think things through. Discipline and intelligence will save you from making a mistake. Think before you act, and don't take any risks. Attend a conference or workshops, reach out to someone you admire or take on a creative project that will ease stress. A change at home may seem scary at first, but in the end, you'll be the one to come out on top.

Aquarius

Pay closer attention to where your money goes and the best way to save for something you want. Get serious about learning something that piques your interest or gives you the chance to expand your circle of friends. Emotions will surface if you let someone's negativity bring you down. Taking over responsibilities that don't belong to you instead of offering suggestions that help the rightful owner of such tasks follow through will agitate you and cause discord. Put your heart and soul into whatever brings the highest return. Look at what's entailed and leave nothing to chance.

Virgo

Don't overspend on entertainment when you should invest time and money in yourself. Surround yourself with people who appreciate what you have to offer and who are supportive of the decisions you make. Arrange for a friend or relative to help you do something that will bring about positive change. Moving things around and making your space more functional will give you the nerve to follow your heart and dreams. Refuse to let your emotions take over. Bide your time, and don't react to situations before you have all the facts.

Pisces

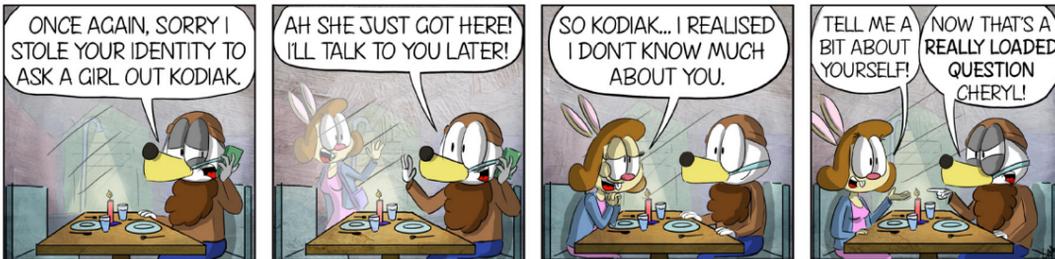
Steer clear of sharing expenses these next few weeks. You'll do best if you choose self-improvement or professional or monetary changes that promote higher returns. Keep an open mind and you'll come up with unique concepts that will help you stabilize your financial future. Refuse to let an outsider interfere with your plans. Emotional upset and anger will arise if you let someone handle matters for you. If you want something done your way, do it yourself. Tighten up your schedule and be sure to tire yourself out physically rather than fretting over matters you cannot control.

The Life of a Bank Card

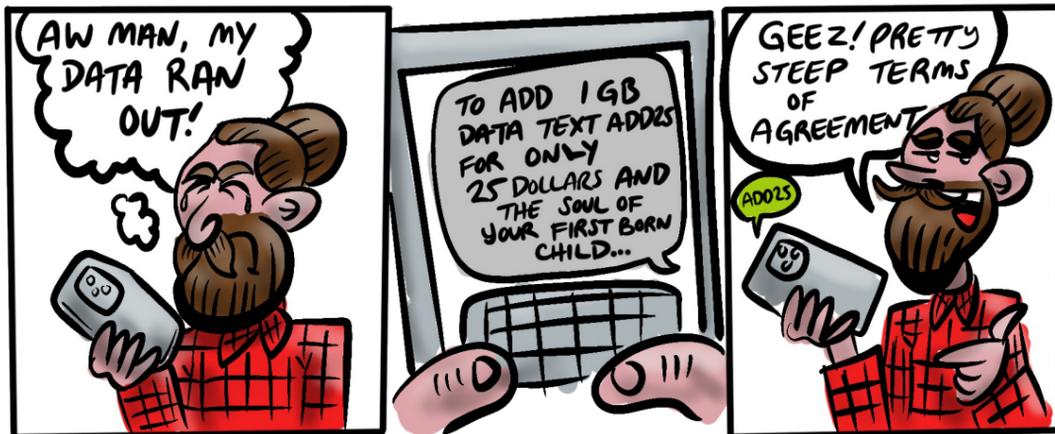


By Briana Brissett

By Christopher Miszczak © 2022



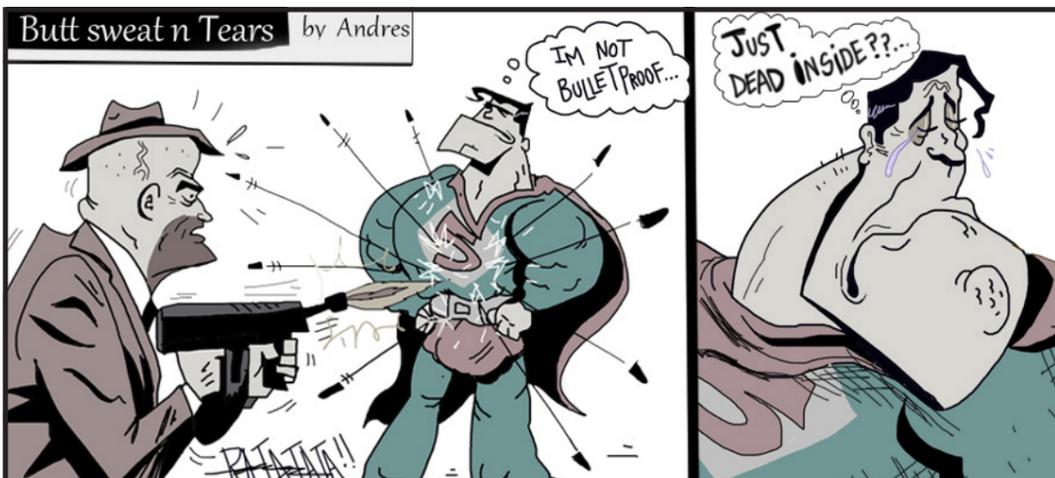
Freshman Fifteen



By Alan Dungo

Butt sweat n Tears

by Andres



Fanshawe men's baseball team takes bronze at provincial championships



Justin Koehler
(he/him)
INTERROBANG

The OCAA Baseball Provincial Championship took place in Windsor on Oct. 22-23, with the Fanshawe Falcons capturing the OCAA bronze medal after a tough 10-9 loss to St. Clair.

The Falcons played in multiple games over the tournament weekend finishing with a game total of 1-2. Fanshawe began by taking a loss to host St. Clair in a close 5-3 game on Friday before rebounding with an 8-4 win over Centennial to advance to the medal round. Brad Verhoeven from St. Thomas, Ont., was named the player of the game (POTG) against the Saints and Connor Smith from LaSalle, Ont. was named POTG versus the Colts.

In the bronze medal game against the St. Clair Saints, which lasted just under two and a half hours, the Falcons started off strong and went up 5-0 in the top of the second inning. Drew Lawrence, from London, Ont., hit a single to open up the scoring for Fanshawe. Connor Smith followed with a sacrifice fly then Macguire Gordon, from Lucan, Ont., and Verhoeven then had back-to-back singles to extend the lead for the team.

OCAA All-Star Faris Adamou, from Mississauga, Ont., had an RBI single to make it 5-0 for the Falcons. The Saints responded with three runs in the bottom of the inning to keep the game within reach. Unfortunately,



CREDIT: FANSHAWE ATHLETICS

Baseball season has now come to a close and for the year, the Fanshawe Falcons went 11-7, going 6-2 at home, and 5-5 on the road with a team batting average of .317 and a .430 slugging percentage.

St. Clair came out strong in the fourth and had five runs to take an 8-5 lead.

St. Clair would continue to add two more runs in the fifth inning to extend their lead to 10-5. The Falcons held their own though, as they had a big push in the top of the sixth inning to diminish the lead of St. Clair. Eric Martyn, from Acton, Ont., and Adamou both had RBIs to get the Falcons back on track.

The Saints then committed a costly error that resulted in two more runs for Fanshawe to make it a one run game at 10-9 going into the final inning of the game. Unfortunately, despite Fanshawe's best efforts, they were unable to complete the comeback, resulting in an OCAA bronze medal for the Falcons.

On the day, St. Clair out-hit the Falcons 11-9, with the Saints

committing three errors. Evan Ferguson took the win for St. Clair and Wyatt Kerr took the loss for the Falcons.

Fanshawe's Adamou was named player of the game and Verhoeven was named an OCAA Tournament All-Star for his excellent performance throughout the week.

The season has now come to a close and for the year, the Fanshawe

Falcons went 11-7, going 6-2 at home, and 5-5 on the road with a team batting average of .317 and a .430 slugging percentage. The Falcons rocked the league with a combined number of 119 runs, shutting out two teams and having five games with double digit scores.

The team will now begin their off-season work and prep, getting ready for next year and next season.



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Men's golf team earns first national team medal



Justin Koehler (he/him)
INTERROBANG

The Fanshawe men's golf team was able to bring in the program's first ever national medal, winning the team bronze during the CCAA National Golf Championship at Deer Creek Golf Club in Ajax. The tournament took place between Oct. 18-21.

Mitchel Hampson, from Mitchell, Ont., also won the men's individual silver medal, which is his second consecutive individual CCAA honour and the best individual finish in the history of Fanshawe golf.

Hampson led the Falcons with a four-day total of 293, setting a new Fanshawe record for best CCAA tournament score, previously set by Thomas Code in 2018. Hampson posted rounds of 72, 73, 75, and 73 for a score of +9, good for second place in the nation. He was named a CCAA All-Canadian for his impressive performance throughout the tournament. Teammate Ben Landers, from Delaware, Ont., finished tied for 12th with a score of +19.

Head coach Colin Robertson shared what set this team apart.

"The big difference is the amount of time and the amount of effort that has to be put into the mental side of the game," Robertson said. "Anyone can go out and shoot a good round of golf with their buddies and have a good time, but when it comes down to competition, those nerves are



CREDIT: FANSHAWE ATHLETICS

As a team, Fanshawe finished with a four-day team total of 1225 (+89).

something that you have to battle." As a team, Fanshawe finished with a four-day team total of 1225 (+89). The Fanshawe Falcons team is rounded out by Luke Evans, from Georgetown, Ont., who tied for 20th with a total of 312; Colin Warren, from London, Ont., who tied for 28th with a total of 322; and Brent Schidowka, from Komoka, Ont., who placed 31st with a total of 324.

With the team wrapping up their

season, Robertson reflected on the men's season overall.

"I think regardless, and this might sound a little cliché, but regardless of the results on the golf course, they can hang their hat on the fact that they carried themselves with incredible integrity. They have a great sense of leadership about them as well and great characters."

The Humber Hawks took the gold for the team events with a four-day

team total of 1192 (+56) and the André-Laurendeau Boomerang took home the silver with a total of 1212 (+76).

Robertson, who led the team through this incredibly memorable year, mentioned how his team differed from others on the green. "I don't always tell them about that, but there's a key difference between our players and some of the ones we play against. They really reel

themselves in and are very selfless, I find, always helping and encouraging other players even if they aren't on our squad."

The National medal comes after the team took the gold at the 2022 OCAA Provincial Golf Championship at the Legends on the Niagara Golf Course last month. The team won the provincial championships for the first time in 30 years, with their previous win coming in 1992.

Why do we cheer for the underdog?



Ben Harrietha (they/them)
INTERROBANG

The definition of underdog according to Merriam-Webster is "a loser or predicted loser in a struggle or contest." The underdog fantasy calls back to ancient stories like David and Goliath, where the clear loser ends up winning against what was thought to be the clear winner.

In sports, there's many examples of the underdog fantasy. The 10-6 New York Giants winning Super Bowl XLII against the then undefeated New England Patriots. The 1969 New York "Miracle" Mets, who won the World Series after never finishing over .500. And the most famous, the 1980 men's US Olympic hockey team, or "The Miracle on Ice." The team made up of mostly rookies went up against the Soviets, a team made up of all-stars who had looked undefeatable to that point. And yet, the Americans were able to clinch a 4-3 win.

People love the underdog. My favourite sports team, the Seattle Mariners, are consistently an underdog and the tantalizing possibility of the team going all the way is what keeps me cheering for them. Mike Stubbs, radio play-by-play for the London Knights and host of London Live, said that's the main reason we

cheer for the loser.

"We always like *The Little Engine That Could* story. It's the little engine trying to pull all of the cars up the hill. And next thing you know, it makes it up the hill. It's that, 'Hey, this may not happen, but maybe it will.' And you see a little bit of yourself in it," Stubbs said.

On the flip-side of the underdog phenom, people love to dunk on the obvious winner. Sports leagues always have a dominant team that tends to shift over the years; the Tampa Bay Lightning have been a consistently good hockey team for the past decade, the Golden State Warriors had a dominant run in the NBA. But few teams can match up to the greatest "overdog" of them all, the New York Yankees.

"They're the team that's always expected to win. And when the New York Yankees have a bad season, it's something that people revel in, they enjoy seeing the Yankees beaten out, it's kind of that good versus evil," Stubbs explained.

Fans of these types of teams tend to enjoy the feeling of a win, and there's nothing wrong with that. But when these teams lose, it's a chance for the underdog teams to have a shot at the win. It also knocks braggadocious fans down a few pegs, which is always nice.

Canadians especially love an underdog. Our national sport of pride, hockey, hasn't had a Canadian team win the cup since the Montreal



CREDIT: SEATTLE MARINERS/MLB

The Seattle Mariners were an unexpected underdog in this year's MLB postseason, thanks to Cal Raleigh's walk-off homer to clinch the wild card spot.

Canadiens in 1993. For the last 30 years, every hockey team in Canada has inherently been an underdog, which Stubbs said fits perfectly within our culture.

"We're the ones that are always saying sorry, we're the ones that don't have that swagger, that ego, the confidence. To see your team going and do something that they weren't expected to do, it's always a little bit more special. Canadians like to put in that honest work."

He added that the only exception to this rule is any of our national hockey teams, which we expect to win.

However, there is a darker side to the underdog. Sports betting has recently become much easier to get into, with apps that make the process quick and simple to put a few bucks on the underdog. You could double your money, but the more likely outcome is that you lose that money.

"It's so easy to chase. And it's so

easy to lose, because it's designed for you to lose. It's only five bucks, but for the year, it's 1,500 bucks. Where does that start to really hit somebody in the pocketbook? When do they up that five to 20?"

While sports gambling has tainted the underdog story, no one can deny the magic of seeing a team that, by all accounts, should lose, win it all. It's about beating overwhelming odds to claim victory, and in today's world, that's all too relatable.

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