and all the consumers are able to pay the loan. Since so many

people were buying houses, a bubble formed, and that bubble

She explained that the loans that are now worthless have

WESTW©R **Financial bailout elicits mixed reaction**



Right to vote denied to taxpaying teenagers

World Editor

With 12 hours logged over a 15-day pay period, my first paycheck came in a nice, sealed envelope from Automatic Data Processing, Inc., the company that processes paychecks for office where I work. Several of my co-workers said I should frame this new accomplishment, but I think a computer scan would be just fine. I opened my check minutes after I received it, and it felt like crossing the finish line of a race; all my hard work finally paid off, literally. The ripped-open envelope revealed a perfect, three-folded piece of paper, lined with various watermarks as to do away with Leonardo DiCaprio impersonators.

The top read "Earnings Statement" in big, bold letters and then went on to provide information regarding my work period. I remember my mom helping me to fill out a W-2 form; this meant that I would now be a taxpayer, and if I were to ever complain to a politician about my situation, I could open with "as a taxpayer..." Therefore, I do not know why the statement "your federal taxable wages this period are \$120" came to me as a surprise—but it did.

One of the most important rallying cries for the patriots of the American Revolution was "no taxation without representation"

Throughout years of various social studies curricula, the idea of democracy had been shoved down countless students' throats. We learn that as a culture, we control our political situation through the election of politicians to public offices. We learned that people do not have the capacity to vote on every issue, and that is why America is a representative democracy. Well, just as the curricula misrepresented the heroics of Christopher Columbus, the curricula pushed on us as elementary students misrepresented democracy, too.

One of the most important rallying cries for the patriots of the American Revolution was "no taxation without representation." The new republic was said to be founded on the basis of equality and just representation for the people. A principal reason for secession from the British Empire was taxation without representation, as articulated in the Declaration of Independence. This is where the logic ends.

However, I do not have the power to go out Nov. 4, or any other election date, and help root out the evils and corruption rife in our society

wSuhail Ansari World Editor

"I have a student in class who said that his college fund lost \$13,000," said AP economics teacher Shaun Waldron. Although the AP economics class is supposed to study microeconomic topics, such as supply and demand, this semester, Waldron has altered the course to reflect current economic events.

Global problems teacher Matt Weatherington plans to study this topic in his classes in the coming months, as it relates to the economic inequality of our society. "The sociologist point of view is the welfare part of this plan. This plan can be labeled as corporate welfare, and if it is, then how is it different than regular welfare? We demonize one group of people for taking welfare, but not the other," Weatherington said.

Others feel that the economy is in trouble and needs government intervention.

Junior Karim Lakhani said, "Most Americans have money that is in stocks or even just in Social Security. That money will be equally protected under this initiative. It is not like the government is going to only pick some bad shares to buy and leave others."

Congress passed the Emergency Economic Stabilization Act of 2008 on Oct. 3. This law authorizes the U.S. Secretary of the Treasury to inject up to \$700 billion into the economy. This is a result of the recent economic crisis that started in September, according to the Los Angeles Times.

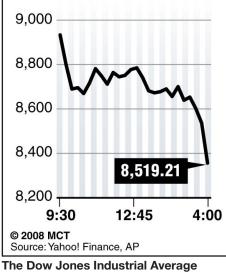
Waldron said that many people are not entirely sure of what is happening. She explained the problem started with the "American Dream" of owning a house mixed with the consumeroriented society. "The goal for many of our leaders is to ensure that the 'American Dream' is possible for the most amount of people, and that involves the lending and borrowing of money. We are now a nation of spenders rather than savers, so we seek out the newer product even though the old one works just fine," Waldron said.

Waldron went on to explain that banks compete for the loan to buy such products or, in this case, houses. "As the banks buy the houses, they take those mortgages in large bundles and sell it off to investors and institutions on the trust that everything is fine

Falling down

burst," Waldron said.

Closes every 15 minutes:



fell 514 points Oct. 22. Photo courtesy of ASNEKRT Campus

made the banks reluctant to lend money. As a result, the current credit freeze is taking place, and the government is injecting an unprecedented amount of money into large financial institutions.

Many see the need to save the money of American people. Lakhani said, "I agree with the law passed to put money into are economy because it is needed. People always talk about how their investments and savings are losing money, but the government is finally doing something about it."

Although many people see this program as necessary to save pensions and retirement savings, some are not so sure. "I do not know much about what is going on, but I do not think it is a good idea to bail out all these large [institutions]. The government wants to use our taxpayer money to bail out these large corporations that went bankrupt from their own risky investment practices,"

senior Arielle Nguven said.

Weatherington echoed the sentiments of Nguyen and said, "About 85 percent of the stocks are owned by 10 percent of the population. [One must] look at how the rules are made, and who makes them." Weatherington referred to the fact that many congressmen are wealthy individuals who own much stock for themselves; as a result, the money of the rich and affluent will be protected more under the principals of this bailout.

Nevertheless, the government feels that more is needed to push the economy to its previous state. According the Los Angeles Times, many corporations favor a second series of stimulus checks to put more money into the economy to open up sources of new credit.

Parents extend sphere of influence to teen wheels

<u>Zoe Ljubic</u> Editor in Chief

"We raise our children to know what is right from wrong and therefore should trust our child to make the right decision," physics teacher Howard Swider said, regarding Ford's MyKey parental control program.

"When you get your license, it is this huge turning point in your life; it is when you grow up. If your parents are allowing you to get your license, they must have some inherited trust," senior Amina Khalid said, who believes MyKey will interfere with personal student freedom.

Starting late next summer, Ford Motor Company will release

happens and it is risky to put [a restriction] on the car," Forest said.

Junior Sam Greene expressed mixed emotions. "Although the system it seems a bit outrageous, the idea of restricting the speed to 80 seems reasonable. It will limit the speeding and hopefully prevent accidents," Greene said.

MyKey also features the control over the volume of the audio system. According to Buczkowski, this feature allows parents to prevent any sort of distraction on the road.

Greene disagrees. "It is good to know what your teen is doing, but controlling the volume in the car crosses the line. We are in high school now; if parents are allowing us to drive, it should be up to us to decide how loud the music should play," Greene said.

Forest also believes the volume control setting pushes the innovation to an extreme level. You cannot put a restriction on how loud the music can play in the car. Some people like it loud, while others prefer it on a low setting," Forest said. "It is all about [the driver's] preference."

My paycheck was \$13.74 short of what I had earned. In other words, I was taxed without any say about where my money went. Maybe I paid to buy ammunition for a war I do not support, or maybe I paid for a government contract given out to a candidate's donor. Maybe I paid state and county taxes to pay for police departments so inept that Chicago has one of the highest murder rates in the nation.

However, I do not have the power to go out Nov. 4, or any other election date, and help root out the evils and corruption rife in our society.

Why? It is because while I am old enough to work and pay taxes, I am not old enough to vote. The nation's legislators consider those under 18 too immature to understand the democratic process, as if some magical barrier of maturity needs to be crossed to make an informed decision.

Modern teens have had many life experiences to prepare them for their first vote. Today's teens are now educated enough to understand the issues facing such a modern society and vote to better their place in it.

Anyone who pays taxes should be allowed to vote for those who decide how those tax revenues should be spent. The time has come for the 26th Amendment to the Constitution to be changed to lower the voting age to 16. Maybe teens should rally and dump boatloads of Starbucks coffee into Lake Michigan.

MyKey, a program that allows parents to control audio system's volume and limit the speed of driving in teen cars. According to www.chicagotribune.com, there is a computer chip embedded into the key to access the program while the teen is driving.

Ford's director of electronic systems engineering Jim Buczkowski told the Tribune that is important that Ford is offering parents the comfort of this new technology. "We are providing [parents] new innovations that may allow them to feel a little more comfortable," Buczkowski said.

According to www.chicagotribune.com, MyKey and the new 2010 Ford models debut together and will spread to the entire Ford, Lincoln and Mercury lineup as models are updated. This feature will allow parents to choose the speed limit the car will go up to 80 miles per hour (m.p.h.). Buczkowski said that Ford designers decided upon 80 m.p.h., 10 miles over the maximum speed limit allowed by law, to allow for additional speed in the case of emergencies.

Intrigued by *MyKey* at first, Swider now opposes the innovation. "Any constraint on a car that would possibly end up in a child's hands is dangerous," Swider said. "It is one thing to set restraints on cab drivers who are experienced, but for new inexperienced drivers, when you set restraints on the brake or gas, it can turn into something extremely dangerous."

Senior Jamar Forest agrees and believes that the extra speed makes the environment safer for the driver. "In case of an emergency, that extra speed may be necessary. Things just

Along with *MyKey*, parents can opt for *Sky Patrol*, a vehicle motoring and location device, offers parents with further control. Junior Jessica Strauss's Ford Taurus has the program.

"Basically, Sky Patrol is plugged into my car and tracks where I am, how fast I am going and if my seat belt is on. If I begin to speed, my parents immediately receive an email from Sky Patrol. Also, if I log onto the site, there is a history report telling me the report time, my location and the speed," Strauss said. "Although my mom loves the program, it is a huge pain."

According to www.skypatrol.com, the company's main goal is to ease parents' worry by providing them with a great deal of control over their children's driving. According to Ford market research, 75 percent of parents like the speed and audio limits.

Although sophomore Erik Zawrazky said that he believes *MyKey* will help drivers' parents monitor their children's driving and increase safety, some restrictions are going too far. "Sure it might make the car safer, but putting such restrictions are a bit over the top," Zawrazky said.

Swider concurs. "Setting restrictions on the most important features of a huge vehicle endangers everyone inside; if the unexpected happens, [my child] will know what to do," Swider said. "You need to trust your child and be confident you are doing the right thing by allowing [him/her] to drive."

WestWord

iPhone[™] 3G-bound to astound

Rexly Penaflorida Managing Editor

Since its release over the summer, Apple's iPhoneTM 3G has been hailed as one of the most innovative gadgets of all time. The iPhoneTM brings new features such as faster Internet connectivity, global positioning system (GPS) navigation and the brand new App Store. With all of the new features and improved service, the iPhoneTM is bound to astound cell phone users and music lovers alike.

The feature that stands out the most in the new iPhoneTM is the third generation (3G) Internet connection. The 3G connection works by downloading data from a telecommunications system. The result is a faster download of e-mails and faster loading time of the Internet.

According to www.apple.com, when Internet speed was compared to the previous Internet connection that the first generation iPhones[™] had, the results showed that the iPhone[™] 3G downloaded a website two times faster than the previous Internet connection. The 3G network also works with Wi-Fi Internet connection. That means that if someone is in an area with Wi-Fi connectivity, that person can talk on the phone and manage his/her e-mail or Facebook account all at the same time.

The new App Store offers great applications to play with on the iPhoneTM. This reviewer has not gone on a computer in weeks to look on Facebook because there is a Facebook application for the iPhoneTM. There are also applications that have full use of the accelerometer, which is the phone's motion sensor. One application, Lightsaber Unleashed, is used by swinging the iPhoneTM around to emit sounds and have the feeling of a light

saber.

The 3G is not without its glitches. The phone part of the iPhoneTM is only somewhat satisfactory and, ironically, is the weakest facet of the phone. Users still experience dropped calls, and sometimes, a loud noise emits from the phone when a call is made. The Internet connectivity is great, but there are times when the browser shuts down for no reason at all. Sometimes, the immense amount of applications on the iPhoneTM can cause the phone to slow down and sometimes forces the user to restart the iPhoneTM.

The eight-gigabyte model retails for \$199 with the mobile telecommunications carrier AT&T Inc. The unlimited data service can be added to the regular twoyear contract for an extra \$30 per month for personal users or \$45 per month for business users. The regular contract costs \$90 per month. An early termination fee of \$175 is charged to break the two-year contract early, along with other fees and conditions.

Despite these minor annoyances, the iPhoneTM continues to amaze technology critics worldwide. Recently, the iPhoneTM 3G was lauded as the Gadget of the Year by the British Technology Awards. It has also received such awards as Best Mobile Technology, Most Stylish Technology and Technical Innovation of the Year. With many people switching over to the iPhoneTM for its variety of uses, it would be a mistake to not try the iPhoneTM and see the many things it has in store for everyone.

How and where to voice opinion and cast a ballot

Uzma Ahmad Editorials Editor

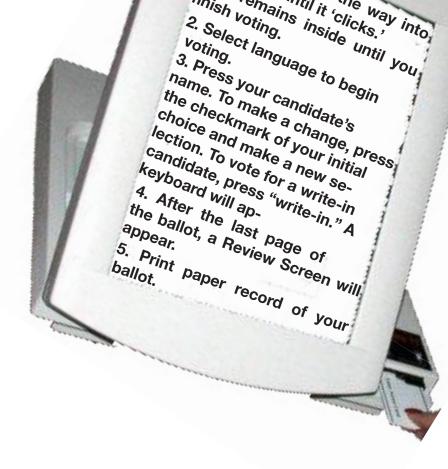
With over 100 voting locations in Niles Township, voters have easy access to vote for the 2008 presidential election held on Tuesday, November 4. Voting hours are between 6 a.m.-7 p.m. This year's voting equipment includes two options for voting procedures. Voters can choose between an optical scan ballot and a touch-screen ballot. For information on voting locations and other election news, visit www.voterinfonet.com, or call the Cook County clerk's office at (312) 603-0906.

Touch-Screen Voting Instructions

1. Insert card all the way into Card remains inside until it 'clicks.' 2. Select language to hor.

Optical Scan Ballot Instructions

To vote, draw a line to connect the arrow's head to its tail reaction. And to its tail reaction of the per provided to you. You do not have to vote for every race. To vote for a write in candidate, write the name on the line provided and make a line completing the arrow.
After voting, place the ballot underneath the ecurity shield.
Insert your ballot into the optical scan machine. Your ballot will eject if the machine detects an overvote or other error.



Voting instructions courtesy of http://www.voterinfonet.com.