St. Laurence Seminary's

# HILLT <br>  <br> Student Publication since 1965 

Valume 51


## A Weekend of Thanks

Students at St. Lawrence rarely realize what goes on behind the scenes of their education. Some fail to realize the most important aspect of this process of education: cost. Whether one likes it or not, money is necessary to drive the powerhouse of SLS. The people that students have to thank a great deal for supporting them are the benefactors, and on October $25^{\text {th }}$ the community of St. Lawrence celebrated the $16^{\text {th }}$ annual Benefactors Open House. The benefactors joined the student body for Mass and witnessed the ribbon cutting and blessing of the new St. Mary's Hall.
A particular favorite of this day was the golf cart touring. This was especially fun not only for the benefactors, but also for the seniors who drove and led tours. This allowed the senior leaders of St. Lawrence to interact with the people who are so much a part of their day-to-day lives. What the benefactors really enjoyed was talking to the current students, and they were given this opportunity while driving around with seniors and touring the campus, which was new and improved thanks to them.
Senior Thomas Pham, who drove many of the benefactors on Sunday, said, "It was amazing to meet all of the different men and women who support me. It really put faces to the names of our benefactors and I will remember many of those classic characters." On the golf cart driving, however, he said, "Those golf carts were incredibly hard to drive because of the very hard turns that we had to perform. It felt like I was driving a semi. Mr. Bartel made sure we were well prepared to drive the benefactors and that meant a lot of his correction for what we were doing wrong." Senior Hector Rivera said, "Learning to drive with Mr. Bartel sure took a lot of concentration and work, but it felt great to be given such a great responsibility. And it was fun at the same time!" Thanks to the benefactors, many excellent improvements have been made across the campus and the open house was a great way to thank them in person.

## Best Weekend Ever!

## By: Isaias Godinez

Don't you just love the smell of home-cooked meals that your mother made especially for you? Senior Jonathan Nyguen eertainly does, especially when his mother has come up from Houston, Texas, for Parents' Weekend to make him a special meal. He plainly stated, "This was one of my favorite weekends because I finally got to see my mother and eat some


A team of Vietnamese parents, hailing from Virginia all the way down to Houston, gather in the Guest House. homemade food." Jonathan's mother, along with many other Vietnamese mothers who had traveled to SLS for Parents' Weekend, gathered in the Guest House to make a meal to share with their sons and friends. One of the foods the mothers made on Thursday was pho. Pho is a hearty soup dish that consists of beef or chicken broth with rice noodles and pieces of beef or chicken. This is one of the most popular Vietnamese foods. Another dish that was prepared was a meatball sandwich called banh mi xiu mai, which consisted of ground pork meatballs in a tomato-based sauce that was all encased in a French baguette. Senior Josue Mota was invited by Jonathan to eat the mouth-watering food and Josue even said that it competed with his own mother's cooking. Senior Timothy Le said, "I go home on some breaks but I still miss home. It is nice to have events like Parents' Weekend so that I am able to be somewhat close to home by enjoying home-cooking."

There are a variety of ethnic foods that parents bring on Parents' Weekend. We asked some hungry students what their parents brought for them during the filling weekend and organized that information into a mouthwatering menu that would satisfy stomachs from all over the world. Although Chef Kevin Lackas never dissapoints in the refectory, there is nothing like the taste of home.
Jollof: boiled white rice, mixed with a red sauce and traditional seasonings, cooked until soft in an oven and mixed with either beef or chicken (Nigerian, Kamsi Nwanebo)
Conchas: sweetbread with a hint of vanilla and cinnamon (Mexican, Eric Rico-Sanchez)
Tamales: shredded pork, mixed with red chili sauce, wrapped in a corn-based dough and then corn husks, steamed until tender (Mexican, Isaias Godinez)
Pierogis: boiled dumplings stuffed with meats and cheese or fruits and vegetables (Polish, John O'Neill)
Mob Bloov: sticky white rice next to either chicken or pork (Hmong, Nene Lor)
Khaub Piaj: boiled flour noodles with chicken and greens, and a special sauce (Hmong, Richard Lor) Southern Apple Pie: Crisp apples baked until soft in a buttery, flaky crust. (Southern U.S., Austin Stevens)

For many of us, math is a subject that we feel we can do without. Its various symbols and numbers leave many feeling confused and slightly cheated. On the other hand, there are those who are "numerically" gifted. It is these types of people who solve the toughest problems in the blink of an eye. These are also the same people who you will find polishing their calculators and sharpening their pencils for the next math club meeting. Headed by Ms. Jamie Stephanie, this group gathers on certain Friday nights to investigate and challenge themselves on difficult math problems. This group's gathering is a way to socialize and enjoy some taxing math work, but it is also good practice for those members of the math team who attend math meets, competitions at other schools where students take a series of tests to score points for their team.
Ms. Stephanie and Mrs. Jenny Tabbert, both members of the Math department, head up the math team, which has seen much success throughout the last couple of years. As a matter of fact, the school's first team has finished in first place at almost wevery meet in the last four years. In addition to
 this, senior Joseph Min has been the top scorer at almost every meet he has attended over that same time period. He said, "Although the difficulty of some math problems can be compared to that of a Rubik's Cube, the math problems we are presented with never keep our minds stagnant. They are always throwing in something new and exciting to keep us guessing."
CALC=IMPOSSIBLE E $=$ MC $^{2}$ LIM X $-->0=$ RID D $=$ RT A= $1 / 2$ BxH SOH CAH TOA SEC $=1 /$ COS $2 \times 241=482 \mathrm{X}$ dy $/ \mathrm{d}$

## Feeling the Urge to Dance?

## By: Austin Stevens

There are If the name trial Crew, Urban Dyin his junior new moves new , moves crew, but you're not express your interest you respect all the others as they dance and of course, to have fun and share friendship, not to bring each other down!" So if sharing the love of music and dance in a clean and wholesome way seems appealing to you, feel free to join them, and you could be the next ETC performer on stage for the Christmas concert or talent show!


Step one: Lift leg up, bending your knee.


Simultaneously drop left leg and lift right leg, bending at the knee.

Want to learn how to dance but don't have enough time : : for ETC? Don't worry, Timmy is here to give you a quick: ! and free lesson. This is called the "top-rock," a modern $\vdots$ movement that most people use when they first hit the ! dance floor. Master these six simple steps and you'll be : on your way to looking like a moving-to-the-music boss.:

Extend Repeat first right leg three steps, outwards, pointing your toes, legs straight.
but in the opposite dirrection.


If you want to see how this move works in full speed, stop by and watch ETC practice at 9:00 every Friday night in the auditorium lobby.

## The Best Holiday By: Fr. John Holly

THANKSGIVING: My favorite holiday of the whole year! That's right. I've grown over the years to look forward to Thanksgiving. The food is a big part of my reason. I could eat turkey and stuffing (maybe you know it as dressing) every night of the year, as long as it's the sage and sausage kind. But there are other reasons: it's probably the least commercialized of all the national holidays, sandwiched between Halloween and Christmas. Aside from a few extra cardboard turkeys, candy corn and cornucopia, there's no big hype, no sales-with Christmas fast approaching, there's no room for more.

Yet, Thanksgiving remains the heaviest travel time of the year, the busiest airline days. With so many of our other national holidays, folks often escape to warmer climates or cruises. At Thanksgiving, we go home or, at least, to someone's home in record-breaking numbers, "over the river and through the woods..." While our tables may not imitate the time-honored pictures (ala Saturday Evening Post or LIFE) of a big turkey on a platter being carried to the table, we still gather around a table for a pretty common meal (spiced with ethnic and regional and family favorites, of course).

And there's the key for me, we gather around a table, share pretty common food with folks we love and we give THANKS. Even in the worst of times, it seems that there's always something to give thanks for as we gather. Hopefully each table stops, even for the briefest moment, to give thanks, our words echoing, in some way, the sentiments of the familiar "Bless us, O Lord, and these Thy gifts...!" Doesn't this description sound so much like another Table we frequently gather around?

The day is so simple, and yet so profound, when spent with people we love who have taught us to be thankful for blessings too numerous to count. I will join my family and be grateful to be in their presence, I will be grateful for a few days off, and I will be grateful to be reminded of the many blessings of this year! What will you give thanks for this year?


In a recent survey conducted by Hilltopics, we polled the student body of St. Lawrence to get some feedback on some of the nations' most pressing and troubling questions of the time. This is because we value our students' opinions and we want to see how we stack up as a student body. Maybe the answers will be shocking to you, too!

## Shower Time?

Toilet Paper Orientation?

## Some Opinions

| * Junior Yannick Hernandez said that he showers at |
| :--- |
| night because he is, "Trying not to smell crusty." |

> *Those who said they showered in the morning stated that it helped them wake up so much more and left them feeling refreshed and alert for the day.

| 79\% Night |
| :---: |
| 18\% Morning |
| 3\% Both |

## Some Opinions

> * Freshman Augustine Fisher, "From the top. ALWAYS. Never off the bottom! That's horrible."

> *Senior Arthuro Cortes, "It doesn't matter as long as it gets the job done."
*Mr. Van Asten, "Under -- under no circumstance!"
*Henry: "I don't really care."


sLS Spirit - Halloween Edition
St. Lawrence Seminary has several days throughout the year during which the main focus is not academics. Of course, it is a college preparatory high school, but this does not mean students are required to study every day. It is important to set aside some time to have fun and enjoy life. Being well aware of this, St. Lawrence Seminary organizes special days when the focus on academics is loosened and more weight is put on "mandatory fun." From all-day activities, such as Winter Carnival and Field Day, to extended after school activities during Spirit Week and Halloween,


Pumpkin decorating is an essential part of Spirit Week. This creepy pumpkin has mirrors for eyes.
students enjoy themselves while, at the same time, receiving a great education.
Spirit Week this year was from Monday, October $26^{\text {th }}$, to Saturday, October $31^{\text {st }}$. Each day after school, fraternities partook in a variety of Halloween-themed activities - such as pumpkin carving and cookie decorating - and other exciting activities - such as capture-the-flag and pizza making. On Wednesday of Spirit Week, the Student Council designated the day as Twin Day, during which students dressed

up as twins, triplets, or even quadruplets. The next day, the Thursday of Spirit Week, was designated as Sports Day, when students were allowed to wear their favorite sportswear during the school day.



A mystery student dressed as a gorilla for Halloween.
The climax of Spirit Week was marked by the beginning of Halloween on the Hill, on Friday, October $30^{\text {th }}$. It is always a special day because it is one of the few days of the year that students are allowed to wear costumes to class. Once school was over, students went trick-or-treating around campus to each faculty and staff member, some of whom were also in costumes. As famous heroes, villains, monsters, and various other characters roamed the halls of the main building, it was difficult not to be engulfed by the Halloween spirit. From very elaborate costumes of movie and animation characters to less sophisticated ones of Target workers, students received handfuls of candy from their patrons, all the while admiring and laughing at each other's outfits.


Sophomores Marc Vargas and Danny Sanchez model their twin-ness.
Halloween officially came to a close on Saturday, October $31^{\text {st }}$, with the famous - or rather infamous - Haunted House, prepared by the seniors, and the Halloween party, organized by the juniors. The story for the Haunted House this year revolved around a group of seniors who played a game on the Ouija board, which supposedly allows its users to communicate with evil spirits. These seniors were forced to offer other students as tributes to various horror characters for messing around with a deadly game. The Halloween party, which occurred after the Haunted House, marked the close of a week of school spirit and Halloween fun. The students returned

## Last Game Emotions <br> By: Eric Howard

The leaves are turning colors and falling off the trees. This means that the fall season is almost over. But that isn't the only season that's almost over, the soccer season is also dwindling. And with a 7-1 win over Lomira High School, St. Lawrence won the Flyway Conference, ending a seven year drought. SLS then prepared for Regionals which they won. Knowing that all of the players would have said it was a team effort, Hilltopics decided to highlight a special group of players that were instrumental throughout the year. Last game emotions are bittersweet, especially when you are a senior.

## How does it feel to be Conjerence Champions?

Richard Lor: "It feels great; we haven’t been here in a looooong time."
Ramon Rocha: "It's pretty cool; all of our hard work paid off."
Robert Gleeson: "It feels good because last year we were so close."
Eric Rico-Sanchez: "It feels like a reflection of the kind of team we are. We proved something there. We are a team capable of accomplishing big things."

What was a key component of getting to be Conference Champions?
RL: "Our chemistry was a key component of winning games and, ultimately, winning conference."
RR: "Everybody got along and our team chemistry was great."
RG: "Our defense was on lock down; they did a terrific job and they were a catalyst for our offense."
ES: "This year, we're actually a team. There's no one player
that stood out. We were all on the same page. We were all think
 that many freshmen join for a day and then quit right after practice. Three years ago I wanted to do the very same thing. I was a baby back then, and I was told cross country was an easy sport because there aren't any cuts-the only person who can cut you is yourself. This really struck me because I may not be the most athletic, but I really wanted to be a part of the team. I ran for my first two-and-a-half years and then became a manager because of my asthma.
After four years of cross country, l've really seen all the aspects of the sport. I've seen it from the painful and tiresome perspective of running it, and l've also seen it from the manager and coach's perspective. I've seen runners who have improved from a 5 k ( 3.1 miles) time of 27 minutes to a time a 21 minutes. I've also seen others really find that they can survive something they thought they would never be able to do. One of the best parts that I have seen is the hope of the coaches every year; they always strive to push all of the runners to do their best, even the ones who aren't at the front of the pack.

Upon reflecting on my experiences wih the sport, much of
ing the same things and it just flowed. We really knew eachother."

Was winning Conference a team effort, or did someone carry the team?
RL: "It was definitely a team effort; I don't know if we would've gotten to this position


The seniors posing with the Regional trophy after their final career win. if it weren't for our team unity."
RR: "Yeah, I carried the team; if it weren't for me, we wouldn't be here. Just kidding, it was team effort; we all play in unison."
RG: "It was a team effort; we relied on a team this year, rather than one individual like in the past."
ES: "Winning Conference was definetly a team effort because there might have been a couple of people that scored the most goals or had the most assists, but all of those goals and assists came from the plays that we practiced together."

When asked whether or not they believed they could go all the way, all of the seniors responded with confidence. During a bleak Thursday afternoon on the Alumni Field, that confidence turned into despair as the Hilltoppers' season came to an end. The brown and gold suffered their first loss in nine games to Winnebago Lutheran Academy at the Sectional Seminfinals. Although the seniors will forever remember the 3-1 scoreline and all that could have been, they will also remember the good times that were made this season, the sweet tune played to the wild cadence of fans, and the thrum of pressure that came with the beats of their hearts.
this
hope has been
shown to me. I remember
the first practice my freshman year. I
got to the upperball diamond already covered
in sweat from the walk from dorm, and then we ran a "hilltopper." I remember feeling my heart about to explode. However, I also remember the motivation that the coaches gave me and the support of the upper classmen. I remember that my time was 36 minutes on my first "hilltopper" that practice. I started out as probably the worst runner, but the coaches and my classmates kept pushing me until I got 25 minutes that year at the Hilltopper meet, and then under 21 minutes the next year. Looking back at this year's season I realize that all the painful moments of running are nothing compared with the awesome memories that are made with fellow runners and with the coaches. I also feel somewhat sad because the end of this season is one of the first farewells that I will need to make as a senior. There might be sadness, but there are also the great number of memories.

# Having a Bad Day？ By：Gary Kim 

It seems to be human nature to think we are having a bad day and feeling like we are suffering badly．For instance，we can sometimes feel that everything we do is a failure．In school，we complain there are too many assignments from certain teachers，or we complain while we study for the test．Before we jump to the conclusion that we are the unluckiest guys in the school，let me introduce you to a certain saint from the $17^{\text {th }}$ century．His name is St ．Joseph of Cuper－ tino，and he suffered a great amount during his life．In early life，he was depicted as a guy without a brain．Modern people might say he had some form of mental illness．He walked around aimlessly with his mouth gaping．He tried to enter several monasteries of the Fran－ ciscan order，but they sent him away because he could not seem to do anything right．Finally，he was accepted into a Franciscan monas－ tery and slowly changed into a humble and gentle monk．He was still bad at academics；he had a hard time studying for his diaconate or－ dination．However，he was accepted into the priesthood because the examiner miraculously asked only questions that he knew at
 time．When it came time to pass his examination for priesthood， luck struck again，as the bishop tested the first two candidates and their answers were so superior，that he decided then and there to pass all of the rest of the candi－ dates without formal indi－ vidual interviews．Like many of us，Joseph of Cupertino had a hard time studying but in a dif－ ferent way．Even though he was a holy man who became a saint，his life was not an easy one compared to ours．So next time we think we are suffering，let＇s try to remember the life of St．Joseph of Cupertino．



Fr．Ron Smith leads the Transi－ tus procession of friars． style；the Capuchins commemorate the passing of St．Francis from this life to a life with God．It is a time of mourning for all Capuchins for losing their founder，but it＇s also a time to celebrate and reflect on St．Francis＇life and how everyone can be more like him．Many of the students enjoy participating in the ritual with the Capuchins．

For the freshmen and other new students，this was many of their first times attending the reen－ actment of St．Francis＇death．New junior Humberto
Huerta said，＂I never attended a Transitus ritual；it actment of St．Francis＇death．New junior Humberto
Huerta said，＂I never attended a Transitus ritual；it was very insightful．＂Many students who experi－ enced the Transitus for the first time had that kind of experience．Some of the older students like Gary Kim，a junior，said，＂It felt very holy．I could reflect on the life of St．Francis．＂After the ritual the stu－ dent body，along with the postulants of the St．Jo－ seph Province，celebrated at a banquet in honor of seph Province，celebrated at a banquet in honor of
St．Francis．Regardless of how many times students attend Transitus，the entire community grows in the Catholic faith and in their love for St．Francis， the founder of the Franciscan Order．

Every October， the Capuchins of St．Lawrence Seminary and those around the world cele－ brate the annual Transitus ritual． This celebration happens on Oc－ tober $3^{\text {rd }}$ ，the day before the feast of St．Francis． Transitus is cele－ brated in a ritual enced the Transitus for the first time had that kind


Upon the ground on which the chapel stands，the old friary once stood．Before the Second．Vatican Council， the village parish was where the current friary stands． The student chapel was in what is now known as St． Conrad Hall（the auditorium）．Plans for the new chapel were announced in 1968 and built in 1969.

Charlie Roe was the architect of the chapel students see today．Roe designed the chapel to resemble a cave in re－ membrance of St．Francis of Assisi＇s time spent in a cave． This design has led to various architectural rewards．


The tabernacle is de－ signed in such a way that it embodies the universe．

Upon entrance into the vestibule，the chapel corridor，one can catch a glimpse of the Baptismal Font．Upon the font there are depictions of the flowing waters of the Jordan River in remembrance of the Lord＇s Baptism．Baptism is the entry into God＇s Life of Grace．The font in the vestibule acts as an invitation to worship the Lord．

## What he's saying

Q. What made you want to become a science teacher? A. My love for the outdoors and my concern for the environment and how humans are influencing it.
Q. Were you excited when you learned that Mrs. Lefeber would be joining the staff?
A. Yes. Now we can enjoy the same schedules and our school breaks will occur at the same time. We can also share school work stories and better relate to school events.
Q. What are some things that Mrs. Lefeber does that annoy you?
A. She constantly harps on me about my driving speed. She complains I drive way too slow. Also, I love animals. She is frightened of most small creatures (mice, chipmunks, spiders, snakes, etc.) that cross her path. I don't mind getting my hands dirty while she is germophobic. Q. How did you first meet her?
A. I met her at a dance in junior high. She was totally impressed with me.

## What she's saying

Q. What made you want to become a guidance counselor? A. The typical answer would be that I enjoy people and want to help them make big decisions.
Q. As you were considering SLS for a job, how much did it matter that Mr. Lefeber was already here?
A. Working at the same place is a good thing. Besides, I'm very used to being around him since we went to the same high school and college.
Q. What are some things that Mr. Lefeber does that annoy you?
A. I could really have fun with this one, but I'm going to be gentle. The first thing that comes to mind is his behavior when he watches the Packer games. He's very quiet when they're winning, but turns into a beast when they start losing.
Q. How did you first meet him?
A. I met him at a Halloween dance in $8^{\text {th }}$ grade. He was much taller than the other boys so I couldn't help but notice him.


Both of you went to New Holstein High School, which isn't too far from here. Did you ever imagine that one day you'd work for SLS? Did you even know about SLS back then?
Mr.: I never thought I would work at St Lawrence but I was very familiar with the school because of friends I had attending SLS. Also, I used to watch SLS football games on Saturday afternoons and attended retreats.

Mrs.: I never imagined that we'd both be working at St. Lawrence. It was a great move. I love it. I've always known about St. Lawrence because there were boys I knew from grade school who were students here. My impression back then was that they were very solid and had "class."


> When SLS meets New Holstein on the basketball court, who will you cheer for?
> Mr.: I will without a doubt cheer for the Hilltoppers.
> Mrs.: I have great memories of New Holstein, but l'm a Hilltopper now!

> How would you describe the renovations around campus in one word?
> Mr.: Stupendous!
> Mrs.: Exquisite!


What's the secret to a happy marriage?
Mr.: Making a commitment and working hard to make it go. Making your spouse feel special and appreciated. Also, saying "yes" often and giving her the checkbook doesn't hurt either.
Mrs.: I think it helps to have some common core values. Work together, but play and have fun too. Keep a sense of humor. (Mr. Lefeber makes me laugh.) Above all, support and appreciate each other.

## Did You Know? By: Joseph Hable

Senior Andrew Gumieny does 50 pushups every night before bed?

Junior Suemeng Lor
the loudest junior even the loudest junior ev
though he acts quiet?


Freshman Nicholas Corteau wears a pencil over his ear nearly all the time?

Freshman Gabe Cash goes to Freshman Gabe sation every weekend?



Senior Aaron Ocon is a foodie? (He's also an expert on Chicagoan cuisine.)

Junior Cesar Esparza always brings up tons of food after home weekends?
 Junior Gary Kim loves to write music and wrote a 20 minute piano piece?

$$
\begin{aligned}
& \text { Senior Brian Pham cannot } \\
& \text { use an indoor voice? } \\
& \text { an cuisine.) }
\end{aligned}
$$

## Do You Know Your Science Department? Who's Who?




Take a gness at which science teacher is which. Look for the answers in our next issue.

## What's the Difference?

## By: Mike Perez

## Milk Chocolate



- Invented in 1875
- In the U.S., it must have $20 \%$ cocoa butter and $10 \%$ chocolate liquor
- World's largest chocolate bar (weighing in at 12,000 1bs.) is a milk chocolate bar
- 71\% of citizens in the U.S. prefer milk chocolate
-July $28^{\text {th }}$ is National Milk Chocolate Day


## Dark Chocolate



- No standard on content in U.S.
- Because of higher cocoa content, it boosts antioxidants in your body in moderate doses
- Reduces blood pressure
- A regular bar has about 15 g of sugar compared to a glass of orange juice that has 22g
- February $1^{\text {st }}$ is National Dark Chocolate Day


## White Chocolate



- Invented in Switzerland
- Not actually a "chocolate" because it has no chocolate liquor
- Less caffeine than other chocolate
- Mainly a confection as it contains sugar, cocoa butter and no cocoa solids
- Often used as a baking coating - October $22^{\text {nd }}$ is National White Chocolate Day


## What's up with the New St. Mary's Hall?



The facade, refectory, dorm lobby and a cube


The most recent issue of Sons of Calvary, the alumni magazine published in the summer, told the tale of St. Mary's Hall in the midst of its renovation. The pictures on the left side of this page are from that issue. Hilltopics wanted to show the finished building in a duringw-and-after fashion.
St. Mary's Hall was renovated throughout last year and opened at the beginning of the current school year. Thanks to the donations of many benefactors, much-need changes were made possible. Thanks to the hard work of construction workers, those changes were finished a few weeks ahead of schedule so that students could move in as soon as Registration Day. A multitude of students and staff have enjoyed the new facilities and commented on the positive aspects of the new building. Here are a few of their thoughts:

## By: Gary Kim


"Everything in the dorm changed in many big and good ways." -John Zampino, junior
"I love how the lobby provides a kitchen for me to cook my noodles." -Brian Tang, junior
"The laundry room is now inside of the dorm, not in the basement of St. Mary Hall. It is much more convenient." -Jon Hinesh, junior
"It is a great place to study because it is isolated from other activities." -John Lopez, junior
"I like that there is a new conference room (the Fr. Louis room) next to the Weisbrod Conference Room." -Michael Trieu Nguyen, senior
"The refectory is more spacious than last year." -Daniel Zavala, sophomore
"The scenery outside the refectory is nice. It has a good view." -John Vu, freshman
"It's amazing to see how something that was so dark inside is now so much brighter."

- Mr. Kevin Buelow
"Before the windows were so high that you had to stand on a bed just to see outside. Now, the countryside is easier to see and the lounge is just beautiful." -Fr. John Holly



## A Really Big Piggy Bank

A common scene in many movies involving children making purchases first shows them smashing porcelain pigs to bits in order to pick up the few dollars in pennies, quarters, and bills that they have saved over the last few months or years. Perhaps some of our own St. Lawrence seminarians have had a similar experience. Obviously, the local Chase, Bank of America, or First Bank \& Trust building cannot be shattered by dad's favorite hammer, but they all serve a similar purpose on a much larger scale: a place to deposit money. As students eventually leave the Hill of Happiness, enter the U.S. workforce, and begin to earn money, it is important to grasp a basic understanding of how banks operate, why they operate, and information on some services that they offer.

A bank, as defined by the American Heritage Dictionary, is "a business establishment in which money is kept for saving or commercial purposes or is invested, supplied for loans, or exchanged." A bank is a place to save money, in its most basic sense, but banks include many different accounts for different people, purposes, and needs.

The most common account a bank offers is a savings account. Parents often set this up when a child is born to store early birthday gifts, or it is created upon receiving those first couple of bucks from the Tooth Fairy! Regardless, this account generally asks patrons to deposit, meaning put money in the account, from which they can then withdraw, or take out, the money at a later time. That cash, all the while, is sitting in the bank,


Student bank worker John O'Neill counts his money in the bank. generally collecting interest. This means that the bank will pay money into an account just for having it sit there. Why does this happen?

Banks are a business, just like the Walmart down the street, the McDonald's at nearly every street corner, or the Citgo gas station three miles from Saint Lawrence: they are in it to make money. This money is usually made by making low risk, high yield investments using the money that is entrusted to them through accounts. This means that banks use deposited money from all those differing accounts and invest it into areas that will offer a higher profit with little risk of losing the money. Most often the investments take the form of real estate, or property. However, some banks invest in mutual funds, stocks, or other banks! While some of these practices are frowned upon, the banks pay their patrons in return for allowing them to keep their money safe in a bank account.

The last issue of Hilltopics touched on the way taxes work in much of America; it sounded quite grim as, in many cases, a large portion of one's income is taken out of their paycheck. But there is an upside: on the "actual pay" line of a paycheck, there will be a dollar amount. This amount of money can be deposited into a bank account, either with "direct deposit" (money being deposited before receiving a pay stub), or in-person at the bank itself.
From savings to checking accounts, interest rates to inactivity fees, banks are a huge facet of life in the working world. With them, there is security, safety, and financial freedom. Without them, many people face the stark reality of losing their money. However complicated banks are to understand in their operation, use, and your earnings, they serve as institutions with the same basic purpose as your first, pink piggy bank: keeping your money safe in a secure, common place.

## So now that you know how banks function, how do banks make a profit?

Basically, banks make a profit through investing money earned through interest of your loans and taxes. Below shows you how this works with a mortgage. If you subtract columns four and two you can find how much the bank really earns by giving you a loan.

| Annual fixed interest* | Loan | Monthly payment | Total amount paid |
| :--- | :--- | :--- | :--- |
| 30-year 4.13\% | $\$ 100,000$ | $\$ 489.94$ | $\$ 174,578.58$ |
|  | $\$ 250,000$ | $\$ 1,212,35$ | $\$ 336,446.50$ |
| 15 -year 3.13\% | $\$ 50,000$ | $\$ 347,43$ | $\$ 62,716.42$ |
|  | $\$ 100,000$ | $\$ 696.85$ | $\$ 125,433.31$ |

> *An annual fixed interest rate means that the amount of money paid per month stays constant, but in reality some of it goes to interest while another part goes to paying off the principal loan.

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Have you seen the changes around the Hill lately? Many alumni have commented that they can't recognize the places they used to know. So to help out, Henry has decided to give everyone-alumni, students, benefactors-a short tour of campus.
(With some helpful hints)


If your passion for soccer has to be revealed, see what you can do on the Alumni $\qquad$ .


If you have tribulations with which you must grapple, listen to the piano in the $\qquad$ .


If you're honest and know the phone call process, you might be able to work in the Info $\qquad$ .


If a speedy pitch won't make you frightened, see how good you are on the Upper Ball $\qquad$ -


Behind me, in the midst of a great overhaul, is going to be the new
$\qquad$ Hall.


Before 2015, this is where the juniors enjoyed their hobbies. You are looking at the old dorm $\qquad$ .

