



"There are people who have money and people who are rich."

COCO CHANEL  
FASHION DESIGNER

# A \$season for \$pending

Students struggle to budget money for gifts and stay clear of debt heading into the holidays

By MARIA CHARLES  
STAFF WRITER

As advertisements encourage seasonal spending, finding the perfect gift often becomes a priority. It is easy to get wrapped up in over-consumption, but reality hits in January when the bills arrive.

This is the predicament many college students find themselves in this time of year. Covering expenses while trying to buy presents is difficult and can be dangerous for a student's financial future.

Third-year print journalism student Jamie Rogers admitted her financial situation is "a tad more complicated" this time of year. She finds herself spending more money on herself as well as others.

"The sales are an incentive," Rogers said.

When at the mall, Rogers doesn't just find gifts for people on her list, she also finds and buys gifts for herself. She says she's lured in by the hustle and bustle of holiday shopping.

"You see all the (holiday) traffic and you gravitate in that direction whether you

are done or not with shopping," Rogers said.

Third-year public relations student Heather Ramsay tries to curb her holiday spending by utilizing the sales. She plans to do her holiday shopping the day after Thanksgiving, sometimes called "Black Friday," when sales are most notorious.

While holiday shopping isn't the only determinant of financial status, it can

certainly add to the problem. Many students try to find an extra source of cash and may become tempted to rely on credit.

According to Nellie

May, a student loan agency, 78 percent of undergraduate students nationwide develop a credit history and have credit cards while they are in college. The average debt on these cards is \$2,748. Of these students, one out of 10 owes more than \$7,000.

Rogers remembers well the dangers of credit cards — She doesn't own one anymore.

"My sister paid it off for me and told me I couldn't have another," Rogers said.

Rogers had credit cards for Express, Victoria's Secret and Visa. Her family "bailed (her) out" of a potentially bad situation. While Rogers could make the payments, she concedes it was becoming a burden.

"I didn't have any control," she said.

Credit cards are snaring students into years of debt. Flora Williams, author of "Climbing The Steps to Financial Success" has said students get in trouble "because they do not understand the process and types of credit ... and because they do not practice control."

Practicing important preventative measures can save students from a

lifetime of debt. The Web site www.youngmoney.com has compiled a basic list of rules:

Know there are hidden fees — Credit fees include late fees, annual fees and over limit fees among others. To find the best lender, ask about factors like fees that might be in the fine print of the application. Know the interest owed — it adds up. Know the grace period (the time during which no interest is charged for new purchases). Grace periods vary by company and often don't apply if a balance is due.

Don't skip payments or make late payments. Missing a payment date could result in higher interest rates on future purchases, late fees and inclusion in credit reports. Use smart financial sense by paying more than the minimum amount due. This small step can save thousands of dollars over time. Request a card with a low credit limit and set a one-credit-card limit. It is key to remember that your financial histories can affect your future. Credit reports are like a separate resume that employers, landlords and banks can utilize.

For some, monitoring spending and using credit cards responsibly is not a problem. For others, homemade holiday gifts may be in order this season.

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## MOVIE REVIEW

# Popular children's tale embarks on a magical ride with Hanks

"The Polar Express"  
Starring Tom Hanks  
★★★★ out of ☆☆☆☆

By MARJORIE RIDDLE  
THE GAMECOCK

Director Robert Zemeckis reunites with "Forrest Gump" pal Tom Hanks in the big screen adaptation of the children's classic "The Polar Express," delivering a charming holiday tale about a boy who doubts the existence of Santa Claus.

While attempting to fall asleep on Christmas Eve, an 8-year-old boy listens attentively for signs of Santa, otherwise expecting to disprove the jolly old man.

After briefly falling asleep, the boy thinks he hears the bells of Santa's sleigh. He excitedly goes to search the house, only to find silence — the tree void of presents, cookies and milk untouched on the coffee table.

Dejectedly he returns to bed and awakens to an earthquake-like shaking of the house and the sound of a train outside his window.

Wide-eyed, the boy greets the train's conductor with skepticism. The conductor has the uncanny resemblance and voice of Tom Hanks. The boy boards the train after hesitating, and thus the magical journey of the Polar Express begins.

The story leads the viewer to believe

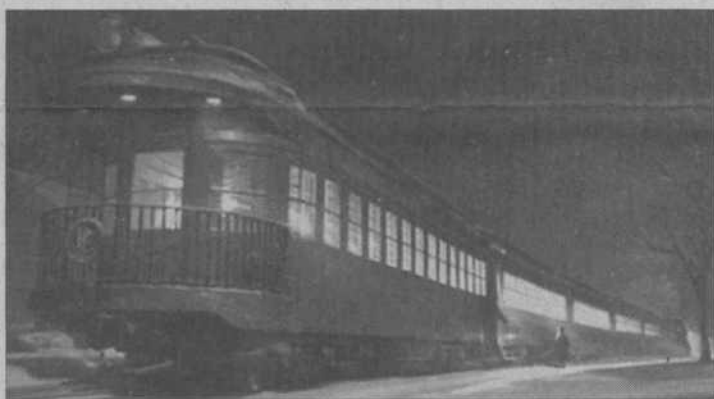


PHOTO SPECIAL TO THE GAMECOCK

Director Robert Zemeckis uses a new animation process known as action capture to create a believable world on film.

that the Polar Express voyage may be nothing more than a dream. A surprise on Christmas morning confirms what every child already knows.

Everything about "The Polar Express" masterfully brings back the magic of Christmas and will leave audiences with a smile. Zemeckis brilliantly converts a simple children's book into an endearing animated film. Utilizing an innovative process known as "action capture," filmmakers were able to digitize the movements of actual actors and create a totally different world onscreen.

Based on a children's tale, the movie is not only for the young but also for the young at heart. Most people look back

on childhood Christmases with fond memories and nostalgia and "The Polar Express" reminds moviegoers why they miss believing in Santa Claus.

Hanks brings several characters to life, including the conductor, the boy's father, an angelic hobo and even Santa Claus, and shows again why, even in an animated movie, he is one of the most versatile and well-loved actors in Hollywood.

Grown-up viewers will leave the theater wishing they could go back and be a child again, ready to re-experience the innocent excitement of Christmas.

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# Symphony to feature USC piano professor

By MEG MOORE  
THE GAMECOCK

Guest conductor Stefano Mazzoleni and USC's own Charles Fugo will share the spotlight at Thursday's USC Symphony Orchestra concert.

Performing Chopin's Piano Concerto No. 1 in E Minor, Fugo, professor and coordinator of the school of music's piano division, will be the evening's featured soloist.

Fugo received his baccalaureate degree at the prestigious Oberlin Conservatory,

continuing his studies both abroad and at Indiana University, where he received his masters and doctorate.

A veteran of several Palmetto State ensembles — he has performed with the South Carolina Chamber Orchestra, the South Carolina Philharmonic and the Florence and Charleston Symphony Orchestras — Fugo has worked with the Anderson Piano Performance Camp and the South Carolina Governor's School for the Arts and Humanities.

Italy's Stefano Mazzoleni will take the podium for the evening. Maestro Mazzoleni has appeared with groups

around the world, leading orchestras in Japan, Europe, the United States, and Central and South America.

A specialist in 20th-century music, Mazzoleni has also studied double bass, piano, choral music and conducting as well as experimental composition at the Fiesole School of Music.

His interest in contemporary music led him to found "Window's on the Twentieth Century," a music and cultural festival in Treviso, Italy, for which he serves as artistic director. Mazzoleni is also the president of the publishers' group, Ensemble 900, which specializes in musical texts, and the founder of "Diastema," an Italian publication focusing on musicology and analysis.

Mazzoleni holds regular master classes for the chamber orchestra of Kranjska Gora in Slovenia.

The three pieces featured Thursday will deliver a mix of the classically tragic and the avant-garde. Based on the

story of the Roman general Coriolanus, Beethoven's "Overture to Coriolanus, op. 62" will open the concert. Evoking a darker mood, the piece was written in response to an

1802 play by Heinrich Joseph von Collin.

"Symphonic Metamorphoses on Themes" by Carl Maria von Weber Paul Hindemith highlights the innovative work of the 20th-century German composer. Ranging from tuneful exuberance to oriental themes to neo-Baroque and jazz, the composition will take listeners on a musical ride through various styles.

Chopin's "Piano Concerto" will end the evening, spotlighting Fugo's skills on piano. Using the orchestra as "a background carpet of sound," according to the program notes, the piece employs the piano as its sustaining voice. The second, and more popular, of Chopin's piano concertos, the selection relies on both the delicacy of the orchestra's support and the lyrical quality of the soloist's playing.

Thursday's symphony orchestra performance should make for a musically exciting evening, giving attendees the opportunity to see one of USC's own faculty on stage, featuring a world-renown conductor.

The concert starts at 7:30 p.m. at the Koger Center. Tickets are \$18 for the general public; \$15 for senior citizens, faculty and staff; and \$8 for students.

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FUGO



MAZZOLENI

# Man stabbed during fight at Vibe awards show

THE ASSOCIATED PRESS

SANTA MONICA, Calif. — A fight broke out near the stage at the Vibe awards ceremony as rapper Snoop Dogg and producer Quincy Jones were preparing to honor Dr. Dre., and one person was stabbed, authorities and witnesses said.

Dozens of people sitting near the stage Monday inside a hangar at the Santa Monica airport began shoving each other as the show wound down about 7:30 p.m. News video showed chairs being thrown, punches flying, people chasing one another and some being restrained.

It was unclear if the stabbing preceded or followed the fight. The victim, a 26-year-old man, was taken to a hospital and was listed in stable condition.

No arrests were made. Witness Frank Williams said Dr. Dre was involved in the brawl.

"I saw Dr. Dre fighting somebody," Williams told KCAL-TV. "I don't know if he was fighting back. But there was a guy taken out basically bloodied."

The Los Angeles Times, citing an

unnamed associate of Dr. Dre, said the melee broke out as the acclaimed hip-hop producer was sitting at a front-row table waiting to receive the Vibe Legend Award. A man walked up to Dr. Dre's table and punched him, and Dr. Dre's bodyguards went after the man, the associate said.

Dr. Dre was about to join Jones and Snoop Dogg on stage to receive the award for his lifetime contributions to hip-hop. "Come on, your messing up my rap, man," Jones said.

Andrea Ferguson, employed by a public relations firm that worked with Vibe for the second annual awards ceremony, called the incident a "disruption" but declined to provide details. She added the show was allowed to continue but it was halted for about five minutes.

"My understanding is that it was somewhat chaotic in there," police Lt. Frank Fabrega said in a press conference following the fight.

About 1,000 people attended the event; some scurried for the exits when the melee began. The show was taped

Monday and was expected to be broadcast on the UPN network Tuesday.

"It's really important that we don't take a negative incident like this and do away with the awards," Suge Knight told reporters.

Dr. Dre, Snoop Dogg and the late Tupac Shakur were among the artists signed to Knight's Death Row Records during its height in the early 1990s. After leaving the label, Dr. Dre started the highly successful Aftermath Records, which has signed stars including Eminem.

When Knight was released in 2001 from a five-year prison term for assault and weapons violations, Dr. Dre obtained a court order to keep Knight away from him, The Times said. It was unclear whether the order remained in effect Monday.

Vibe magazine focuses on urban culture and entertainment. The awards are voted on by music journalists and "regional tastemakers." R&B singer Usher led the awards with five nominations, followed by Alicia Keys, who had four nominations.



Alicia Keys accepts the award for Best R&B Song for "If I Ain't Got You" at the Second Annual Vibe Awards on Monday.

THE ASSOCIATED PRESS