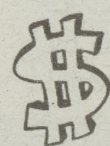
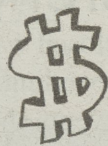


# Eye on Editorials



## Disco Roar



### BUDGET 101

By Brittany Neimeth  
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So now you're in college and you still don't know how to budget your money? Well trust me, you are not alone. Especially, if you're like me and you skirted through high school math with no real understanding as to why you needed to know the difference between a real and imaginary number. As far as I'm concerned they're ALL real numbers.

### Nittany Lion's Defense Carries Team

By Bryan Drissel  
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Over the years, Penn State has earned the nickname "Linebacker U" because of the great linebackers that have hailed from the school. Last year, the team was led by Paul Posluszny on defense and running back Tony Hunt on offense. Both of them have now moved on to the pros leaving the team to look for new leadership. The defense has found it, but the offense has not.

Senior Dan Conner is the next stereotypical great Penn State linebacker. He is a tackling master that always seems to get to the ball and is the leader of the entire team. However, he is not

the only star of the smothering Penn State defense. Sean Lee is already being mentioned as Connor's replacement and the next great linebacker. Cornerback Justin King and safety Anthony Scirrotto lead a strong secondary.

After the first four games, the defense is ranked second in the nation in sacks, sixth in rushing defense and ninth in scoring defense and total defense.

It's the offense that worries most Penn State fans. The offense was expected to be very good this year with Anthony Morelli in his second full year as starting quarterback. The first three weeks of the season were solid for the offense, putting up 59, 31, and 45 points, respectively.



Dan Connor leads Penn State's dominating defense. Courtesy of Google.com

Now as a 19-year-old semi-independent woman, I can only look back at high school math with regret. Why couldn't they have taught us accounting? Or how to balance our check-books and budget our monthly money so it's not blown all in one night on that perfect Betsey Johnson purse or one crazy night at the [insert a personal proper noun here]?

Most of us have to learn this lesson the hard way, but we shouldn't have to. College students nowadays have higher debt upon graduation than generations before, and we are entering a workforce that is in, what a lot of economists would argue, a recession.

So what do we do? How to we live money smart? Well, here are some ideas for those who don't have an unlimited income and have to buy necessities like food and gas, but still want money to play.

1. Try to keep track of how much you spend on necessities in one

month such as food and gas. How many miles on average do you drive? Make a note so you know how much you have to set aside. If you drive 60 miles a day, that is about two gallons of gas or about seven dollars a day depending on gas prices. Keep this in mind. Cars don't run on love.

2. So now that you have the food and gas, how much money do you have left? Enough to eat out every weekend? If the answer is "probably not," then learn not to spend beyond your means.

3. Number two moves us along into credit cards. They aren't the devil; that's just what people say to scare you away from them, but you have to use them responsibly. Realize that any purchases you make on your credit card have to be paid back, and it's better to pay them back the month they are due so that there aren't interest charges. A credit card is not a magical piece of plastic. If you know you're not responsible, hold off

However, they were against weak defenses. Then the offense sputtered against Michigan. The offense managed to score only 9 points against a Wolverine defense that has been struggling all season.

The offense has been marred by turnovers and slow starts. Morelli has struggled with consistency. Running backs Austin Scott and Rodney Kinlaw have only been able to rush late in the game. Scott has been unable to hold on to the ball so far this season, with 4 fumbles in only 57 carries compared to Kinlaw's 1 in 52 throughout the first four games. To maintain a balanced attack, Scott will have to improve his handling of the ball. Many also wonder why the Lions have not used their wide receivers much this season. Wide receiver is clearly the strength of this offense, especially with the speed of Deon Butler, Jordan Norwood, and Derrick Williams. Three speedy, sure-handed receivers should be more than a match

for any opposing secondary, but the Lions have chosen to go with a more conservative approach, averaging just over 200 yards per game in passing. With all of the big play potential, Morelli is only averaging 6.8 yards per attempt. Anything under 10 yards per attempt is not getting the job done.

Woke up this morning, went for a flight, and had a conversation with a lovely person on the other side of the country about absolutely nothing. Saw the sights, heard the sounds and even did a little hula. Oh joys of life in a virtual reality. Virtual Reality takes on a completely new form in the realistic experience of SecondLife. What is SecondLife, you ask? As defined by the company, it is a 3-D virtual world entirely built and owned by its residents. The site and interactive reality is only four years old and in utilized by almost 10 million users, all of which either own land or have the potential to.

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The SecondLife world is almost completely synonymous to our real world, minus the flying ability to change complete appearances in under a minute. One key ingredient to ensuring the reality of the world is the economy. In SecondLife, it is possible to buy and sell virtual goods for money-- real money. In fact SecondLife turned out its first millionaire, not in Lindens (the in-world currency), but rather in US dollars.

In a recent interview, the SecondLife millionaire Anshe Chung revealed the secret to her wealth: the buying and selling of properties in-world. While the account itself is free, for a small fee of \$6.00 a month your avatar will receive

on getting one. It's better to not have a card than to ruin your credit at such a young age. 4.

Lastly, keep your receipts. Know how much you're spending even if you're not subtracting it from your check-book. I have 100 dollars left until I get paid just be aware of this. Basic preventives likes these will help so that you don't have to hitch hike to your parents house (because your car is out of gas), raid there fridge (because you have no food), and then take 40 dollars from that envelope they hide under the sugar packets in the cookie jar (because you're desperate).

Budgeting your money is not rocket science. With a little bit of planning and a lot of self control it's not impossible to get through the month.

### Tray'd Secrets : Life is Virtual

By Tray Herman  
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L300 (Lindens) per week, as well as a L1000 signing bonus to get you on your way to a healthy life in world. Should you start to run low on Lindens, you have two options: you can convert USD into L, or you can apply and possibly receive a job in world. Just like in the real world if you gain enough funds, you can buy a piece of land and build on it provided you pay the land-use fees (taxes) or you can simply rent a house. If your funds have indeed swelled you can buy your island and separate yourself from everyone.

Over 10 million people around the world have experienced the wonder that is SecondLife, including many at Penn State University. Experiencing it on our end here at DelCo is cool, but at the powers that be at the College of IST at University Park have created a realistic virtual mock up of the Penn State Main Campus in the Second Life universe. The SecondLife region codenamed Istantia is a wonder all to itself. It's a complete model right down to the stadium and the little paw prints and lion's heads scattered about. Penn State is amongst the latest schools around the world to jump on the SecondLife bandwagon. Among its fellow compatriots are such schools as Drexel, Vassar, Harvard, Columbia and many more. Schools such as Drexel are not only using their islands (Drexelland) for publicity and social student interaction, but they are also using them as available resources to teach classes and workshops from the SecondLife world. Indeed this gives a whole new meaning to classroom diversity considering that in the SL universe, your avatar can look like anyone from Marvel Girl to the Green Lantern, with many, many variations in between.

Who will you be?