

THE NUGGET

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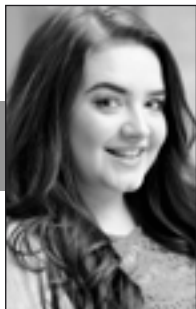
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FEATURE EVENTS

- Nov 13 - Is it Smoke and Mirrors?
The Cannabusiness With Aurora Cannabis
- Nov 19 - A Fireside chat with Sam Pillar
and Forrest Zeisler of Jobber
- Nov 29 - Hiring and Firing like a Boss
with Parlee McLaws
- Dec 8 - So you want to buy a Franchise,
a Panel Discussion

NEWS & FEATURES

Students regret taking loans



ERYN PINKSEN
Issues Editor

Student loans are a common financial assistance plan for many post-secondary students, however a survey compiled by a Canadian accounting network states that three in four Canadian graduates regret the decision to take out loans.

In 2017, this poll from BDO Canada also found that most students wished they had saved more of their own money rather than take out government loans.

The most disconcerting information collected is that 16% of graduates have delayed pursuing a career in their field of

education because of a lack of job security or a reliable income and are forced to make minimum payments on their repayment.

The study elaborates that the majority of graduates believe that students should be more frugal while in school. When they are in the repayment phase of their loan, they have had to delay important life events and financial obligation.

Due to making payments on their loan, 55% of graduates surveyed said that they have not saved properly for an emergency, 46% say that they have put off purchasing a home and 45% say that they have not saved for retirement as much as they would like to.

89% of those surveyed said that they have had to cut down on non-essential spending both while using student loans and paying them off. While this seems like an obvious saving technique, many students struggle with budgeting.

Statistics Canada completed a student debt report using the class of 2009-2010 and saw colleges created the least amount of debt accumulation, whether the loan be

from the government or not.

Statistics Canada states that under National Graduates Survey from the class of 2009-2010 that college graduates had lower average debt compared to graduates from Bachelor, Master or Doctorate programs, although they had a higher amount of debt from "non-government" financial sources.

This can be explained by the fact that colleges usually have lower tuition and on average the diploma programs last only two years compared to a four year degree.

However, government loans are set to be repaid after nine and a half years once the student begins making their payment and their minimum payment is set at this repayment date. The higher the education, the more

expensive tuition will be which then influences the amount of loans that are provided that will then lead to a higher monthly repayment number.

Many students are not taking the necessary risks for professional development and are instead choosing to stay in stable work positions outside of their desired industry to ensure that they are able to make their regular bills and their monthly loan repayment.



Steve Aoki

NAIT campaign raises \$125M

By **ERIN PINKSEN**

NAIT's Essential Campaign raised \$125 million in donations with \$5 million given by students through the largest donation in NAITSA's history.

Half of this went to the Centre for Applied Technology, the remainder will be paid over 5 years.

Jason Roth is The Director of Advocacy at NAITSA and he explained that in return for this donation, NAITSA will help decide the allocation of this money through the Student Enhancement Fund.

The periodic \$600,000 a year from NAITSA is primarily going to the Student Enhancement Fund. The distribution of these funds will be re-evaluated every year by a committee of representatives from NAIT and NAITSA.

In 2016, a referendum was held to ask students if they approved of the \$5 million gift to the Essential Campaign. 93% of students said yes. Roth estimates the voter turnout was around 25% for that vote and he believes students' voted in favour because they see the future value for the funds.

"As great as an institution that NAIT is, some of it is getting old," said Roth. "There are washrooms on campus that don't have any ventilation, there are student spaces that students don't really want to hang out in. And

we want to see those things get improved over time."

Currently student study spaces are the focus of the Student Enhancement Fund, which completed the renovation of the Naitrium in 2017.

Another way that students can see an immediate benefit is the One Card program, which is part of the plan to prioritize convenience for students.

The long-term plan with the One Card is to have it integrated with the City of Edmonton's upcoming Smart Fare program for transit, which would eliminate U-Pass sticker lines entirely.

The total \$125 million dollars collected in donations for the Essential Campaign is also primarily from "gifts-in-kind". A large number of these gifts include equipment and software with the monetary value of the items being included in the fund total.

"Gift-in-kind is when, usually a company, gives some of their products or services to NAIT," explained Mike Meldrum, the Associate Vice President of Advancement at NAIT. "Sometimes they're giving software that's integrated into our programs and other times their giving a bunch of vehicles to the automotive program."

Another example of equipment gifts includes simulation mannequins with a techni-

cian from a company called CAE to the health programs.

Fundraising was a relatively small portion of this campaign as these gifts-in-kind were the majority of the donations.

To accept a gift in kind, Meldrum explains that it must first be approved by the program dean with a plan for its incorporation into the program to ensure it will be used.

"If we're just accepting everything then we would get gifts that are not meaningful to the institution," said Meldrum.

Meldrum explains that the fund allocation was divided into four categories: 11% in facilities, 58% in programs, 26% in student success and 5% in applied research. The first three have a direct impact on students.

There were also cash gifts from companies like DOW and Spartan Technology. The majority of DOW's employees are NAIT grads and they give back to the departments that they primarily hire from. Meldrum estimates the gift from Spartan Technology may be the largest corporate donation in NAIT's history, which was both monetary and equipment gifts-in-kind. This donation went to multiple programs, such as instrumentation, wastewater and millwright.

"Showing a great corporate relationship that was expanded through the campaign and is now benefitting more students," said

Meldrum.

Many of the benefits from these funds won't be seen by every student on campus, especially those that are program specific gifts.

"But if we were talking to a health student about the health simulation centre and talked about the mannequins and the technician they would find it quite meaningful, but no one in trades knows about that and no one in Applied Sciences and Technology knows it," said Meldrum.

The areas where all students can see benefits from the Essential Campaign is in the NAIT Fund, which is divided into scholarships and bursaries and campus life priority needs.

"At the beginning of the campaign we wouldn't have earmarked mental health supports, we wouldn't have known [to do] that," said Meldrum. "And here we have a fund that has more flexibility and we see now it is a top need and we can use it."

The NAIT Fund and the Student Enhancement Fund received some of the donations from the Essential Campaign and Meldrum explains that these funds provide flexibility to account for unexpected future student needs.

"So I would say that's where the secrets lie," said Meldrum. "I think a lot of students will use these things without really thinking where they came from."

Banking the 'unbanked'

naitso
NAIT STUDENTS' ASSOCIATION

By Zachary Flynn

ATB Financial has been reinventing the way people look at traditional banking.

The Alberta bank has a number of pilot projects including the Four Directions and the Arts and Culture branches that each take a different approach on how they work with customers.

ATB's Four Directions branch works with Boyle Street Community Services to help those who they call the "previously unbanked."

"When we're talking about the 'unbanked,' we're usually talking about folks who have had real issues around acquiring government issued ID," said Four Directions Branch Manager, Marg Archibald.

To set up an account, a customer needs one piece of photo ID and one government issued ID. These can include healthcare cards, drivers licenses and birth certificates.

"For many people who live on the street or do not have safe housing, they often have lots of break-ins or their mail is stolen," said Archibald.

She says that Boyle Street Community Services works with people to help them get the necessary ID to become more self-sufficient. They also have the ID program that works with people to help them get proper government-issued identification.

Participants in the ID program can store their ID and other valuable documents at the branch.

"The cost and time required to acquire a new piece of ID is very time consuming and very costly," said Archibald.

In the meantime, the Four Directions branch uses biometric data like fingerprints and retina scanners to build a customer profile. They can use this biometric data as their second form of identification to open a bank account at the branch.

"No other bank will permit them to open an account with a healthcare card whereas we can. We also have to use biometrics as the additional source of ID," said Archibald.

People that use biometrics to open accounts at Four Directions cannot bank else-

where, they also do not have debit or credit cards. The Four Directions branch serves as a place to cash cheques, store ID and save money rather than carry all of their cash, cheques and identification on them 24/7.

Over 1000 people have opened an account at the Four Directions branch. Over 70% of these individuals are a part of the ID program.

ATB is also taking a new approach to the way artists apply for loans and mortgages.

At The Branch for Arts and Culture, people like artists, who have multiple varying sources of income can come for financing and for financial advice.

"A lot of what we do here is trying to take a different perspective to artist income," said Ben Spencer, Director of The Branch for Arts and Culture.

"Creatives tend to not make money in the same ways as regular salaried workers and banks haven't had a great grasp on how to translate that to useful credit offerings whether that's a personal mortgage or a business line of credit."

Spencer says that many of their customers are artists, musicians and people in the theatre industry. He says that at traditional banks, many people in this industry would find a difficult time getting credit.

The branch isn't designed to look like a bank and it has very little signage. The

space is filled with art and there is a stage that they invite their artistic customers to perform on. He says the branch serves as both a bank and also a community space.

"The outcome we really want is creative people who have a higher standard of living and who have better access to financial services and who can spend more time and energy creating beautiful things to enrich the rest of our lives," said Spencer.

ATB has an entire department dedicated to researching and developing new technologies and Wellington Holbrook is ATB's Chief Transformations Officer.

"Banks are big computers, so technology is really important to being a successful financial institution," said Holbrook. "We look ahead to the future and it's going to be technologies like open source digital platforms. It's going to be artificial intelligence. It's going to be the cloud."

Holbrook says that they have been working on their "chatbot" that lets customers bank by talking to an AI assistant. Currently, you can download a separate app on your mobile device to use the "chatbot", but Holbrook says that he hopes to see this feature integrated into ATB's online banking app within the next year.

"We'll probably be bringing more of that kind of technology into our branches but I think there's even more exciting things to come," said Holbrook.



Global News

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The opinions expressed by contributors to the Nugget are not necessarily shared by NAIT officials, NAITSA or elected school representatives.

Info clerks needed for student elections

Duration: Feb. 13, 4 p.m.-7 p.m.

Feb. 14, 10 a.m.- 2 p.m.

Compensation: \$16/hour

• Information clerks are needed Feb. 13 and 14 for the NAITSA Executive Council election.

• Information clerks must have a strong command of English and have a complete and clear understanding of the democratic election process.

• Info clerks must have a complete understanding of the on-line

voting process and must be comfortable in providing guidance to students.

• Apply in person at the NAIT Students' Association office, Room E-131 from 8 a.m.-3 p.m.

PROGRAM FEATURE

ENGLISH AS A SECOND LANGUAGE



Supplied photo

Program Assistant Stacey Buffie

No credits for ESL

By **GEORGE HONG**

Mastering a second language is hard and English is considered one of the most difficult. The English as a Second Language (ESL) program at NAIT doesn't count for credit toward a diploma or degree, but the students can benefit for a lifetime.

The ESL program at NAIT has been steadily growing; adding more students, hiring more teachers, and offering more classes. According to Stacey Buffie, ESL Program Assistant, around 1000 students enrolled in the program in 2018. The program needed 22 to 23 instructors to teach the classes.

ESL students do not pay the additional fees and dues that students in credit programs pay. ESL students do not get access to NAIT Students' Association benefits like U-Pass, Health and Medical Insurance or the NAIT gym.

"Full time ESL students can bring their schedule to the Book Store (shop AT NAIT), and get a discounted monthly bus pass," said Buffie.

Students are initially assessed to determine their level in three areas: listening and speaking, reading and vocabulary, and grammar and writing. Based on their results, the student will start somewhere between level one and six. Each level takes one full semester (four hours per day for 15 weeks). Once graduated, students can enroll in a Degree Diploma Certificate Program (DDCP) of their choice.

International students pay almost double the rate of a domestic student which is in line with all other NAIT program rates.

All ESL classes are held in the old 'L-building', which has been renamed Continuing Education and International Trade Centre (CEITC).



Photo by George Hong

Deh Djahi
ESL Program – Level 4-5

The beautiful Canadian landscape and pictures of fall maple leaves helped Deh Djahi decide to immigrate to Canada 2.5 years ago. Canada's international reputation and two main languages also played a part because Djahi is from the Ivory Coast and speaks French fluently.

Djahi is taking a mixture of level 4 and 5 ESL courses and plans to enroll in the JR Shaw Business Program once she graduates because she loves math.

All of the classes in the ESL program are important but Djahi really likes learning new words to be able to talk to her new friends.

"I like Reading and Vocabulary class because I learn new words, which helps me express myself," said Djahi.

Another way Djahi learns new words is through listening to English-speaking music. Even if Djahi doesn't understand the lyrics right away she still enjoys the music and vibes.



Photo by George Hong

Minh Vo
ESL Program – Level 6

This is Minh Vo's third and final semester with the ESL program. Vo is an international student from Vietnam. He decided to come to Edmonton because he has friends and family who live in the city.

"Most international students from Vietnam go to Australia, Singapore or the US," said Vo.

Vo loves animals and was planning to take the Animal Health Technology Diploma but instead will be applying to the Chemical Technologies program. He will be returning to Vietnam in January and hopes to return in the fall. The International Student Centre (HP W-101) can help students apply for a visa to study in Canada.

Vo has already taken postsecondary education in Vietnam and wanted a faster route to a technologies diploma.

The ESL program at NAIT fits all of Vo's needs and he looks forward to being a full-diploma student.



Stumped about student loans?

By **EMILY OLSEN**

As tuition prices evolve, student loans have become a major part of the post-secondary experience for many students.

The process of application, budgeting and paying off these loans is a large undertaking for many students. After speaking to several general bankers, they explain that understanding the process is important and focusing on repayment even during the initial application will help throughout the process of obtaining a loan.

During the application period, when calling or visiting a bank to apply for a loan, students should have a number in mind of how much they will require for their monthly expenses as well as their current income and proof of enrollment.

It is important to note that enrolment at a post secondary institution is essential to apply at all and many banks will not be able to provide information without an estimate of what will be required.

Some students who do not have a credit history of approximately two years may require a guarantor, which is someone who will co-sign for the loan without personally benefiting from it.

The loan will be received by the post secondary establishment within 7-10 days of approval and once approved, the

remainder of the loan will go to the student directly.

The loan received goes to the National Student Loans Service Centre (NSLSC) where the loan is consolidated between the federal and provincial government so only one payment per month is required.

The average loan is set to be repaid in nine and a half years and the monthly minimum payments will be set based on that schedule.

Many students are unaware that all interest paid on loans is tax deductible. Keeping track of these payments will make the separate tax forms easier to complete during tax season. Regular payment can also help to avoid extra charges and penalties on loan repayment.

The Repayment Assistance Plan is provided by the provincial and federal governments and it provides help for temporary repayment difficulties, as well as long-term help with ongoing repayment struggles. If a student is eligible for the plan, the government will cover the interest and what each individual can afford to pay will remain. In long term plans, the government will cover both principal and interest fees until the loan holder can afford full payments.

However, if a student in repayment does not qualify they have to start paying

back into the loans six months after graduation or after they have discontinued classes.

The most important takeaway for loan applicants is to research which terms will best suit their needs and what bursaries and grants are available to them.

Having a set budget that is comfortable and sustainable for each individual lifestyle is important. And loan holders should always set a deadline for repayment.

Never miss a payment because the

repercussions could range from challenging to irreparable for the long term.

Most important to remember is that many adults are carrying student loans debt and any questions students may have are not new to loan professionals. Speak with banking providers, student aid government numbers, parents or family throughout repayment to gain clarification on what is required as a loan holder and especially if financial responsibility becomes a burden.



Unsplash

STUDENT SENATE MEETING

Senate hears that plagiarism a problem

By **Joe Lipovski**

At the Nov. 7 NAITSA Senate meeting, the big topics of discussion were academic integrity and NAITSA's new peer support program.

In the academic integrity portion, Resolution Officer Craig Whitton presented. Whitton asked the Senate: 'what percentage of students admit to cheating on a regular basis; as in using someone else's work as their own'. The Senator's guesses ranged from 1 to 77%. In fact between 70 and 80% of students admit to plagiarism, however only 1.6% of those students are actually caught, stated Whitton.

Brenda Needham, VP Student Services added that it is possible to plagiarize yourself. You are not supposed to use your own work from a previous course, as it gives an inaccurate representation of skills learned in that course. Needham also added that students are supposed to cite themselves when using their own material in new assignments.

Senators had a number of questions for, Craig Whitton. Resolution Officer Whitton gave a handout to Senators containing 12 points on student responsibilities and 10 on student rights. Whitton referred to the handout as "NAIT's rule book". Whitton's presentation to the Senate was about how having

less vague rules and codes of conduct eliminates loopholes.

Many Senators had questions for VP Student Services, Willow Shelley, regarding NAITSA's new Peer Support program. Following the official launch of the program, Shelley hopes to open Peer Support earlier next school year. By opening earlier in the year, NAITSA would train new peer supporters over the summer — ensuring that new peer supporters would be trained and ready to go by the end of September.

Senator-elect Grace Chan-Lowe was welcomed into the Senate, along with Senator Sao who missed the first meeting due to a family matter.

The YMCA 18 to Life conference was cancelled by YMCA senior management, due to lack of interest. The conference was something Karen Velasco, VP External, was passionate about. Now Velasco, is working more towards growing the NAIT career fair.

Senator Isabelle Prud'Homme asked Velasco if the NAIT career fair will be targeted toward every student and what kinds of employers would be at the career fair. Velasco hopes to attract a more diverse group of employers in order to represent more NAIT programs.

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No classes in new building

By Zachary Flynn

NAIT's brand new \$80 million building will not house credit programs.

The Productivity and Innovation Centre houses areas dedicated to Alberta companies in industries like construction, oil sands development, energy, healthcare, and manufacturing.

"Simply stated, the Productivity and Innovation Centre is the place industry will come to be more competitive," said NAIT President and CEO Dr. Glenn Feltham at the grand opening event.

In the building, there are applied research labs, meeting and event spaces, testing labs, training centres and acceleration spaces for businesses to rent.

The A-Wing, built for applied research, will be the new home for the Centre for Oil Sands Sustainability and the Centre for Sensors and Systems Integration.

NAIT was able to build the PIC building because of a \$35 million federal grant provided to post-secondary institutions to build or renovate spaces for commercialization, training and research.

What's in it for students?

The PIC building does not dedicate any space to credit programming and NAIT's business services aren't available to students.

"This is not an entrepreneurship centre. It really is a centre for established industry that needs to become more competitive to serve the province," said Feltham.

Feltham explains that PIC's effect on stu-

dents is indirect, because it will make companies feel comfortable and welcome on NAIT's campus and it will encourage them to enter the classroom and provide networking opportunities to students.

"The more we deepen the relationship with industry, the better it is for students," said Feltham.

He also says that the applied research



centres will help keep NAIT's programs and courses up-to-date with industry standards. This will help prepare students for their careers after NAIT.

When NAIT takes on applied research projects, they hire technicians and researchers to fill specific roles. NAIT's Centre for Oil Sands Sustainability and The Boreal Research Institute have both hired NAIT students in the past.

NAIT hires researchers because their applied research projects can span years in some cases. They do not involve for-credit courses in the applied research process in part because it would be difficult to coordinate schedules.

Both Dambrowitz and Feltham draw a clear line between which NAIT spaces and services are for companies and which are for students.

What does applied research do for NAIT?

NAIT's applied research facilities allow NAIT to partner with companies in Alberta to develop new practices and technologies.

Chris Dambrowitz, Associate Vice President of Research and Innovation at NAIT says that NAIT's role in applied research is to act as a middleman between larger and smaller companies, developing and testing products to be used in large Alberta industries like oil sands, forestry and water treatment.

For example, NAIT recently partnered with Mack Trucks, Oberon Fuels and Westcan Bulk Transport to develop low-emission fuels for transport trucks.

"All of our applied research projects are industrially partnered," said Dambrowitz. "We are not set up to be a university set up to do curiosity-driven research. We would be dashedly bad at it if we tried."

NAIT's applied research centres are focused on taking projects from a concept to a prototype or testable product.

Dambrowitz says that he hopes to see

the PIC become a centre for further applied research projects like construction, advanced manufacturing and electrical grid innovation. That he believes will contribute to keeping NAIT's programs and classes up-to-date with emerging technologies.

He also says that within the next year, he expects 80 to 90 percent of the spaces in PIC to be in use and that PIC serves as a meeting place for companies who would traditionally be competing with one another.

What's next for NAIT?

Feltham says that NAIT is always looking at new opportunities to build new spaces, but makes it clear that the institution will not rush into any projects.

He also says he is hopeful that NAIT will be able to purchase land in the new Blatchford community to expand the campus.

Feltham says that the next big project he would like to take on is a "skills centre." This centre would house all of NAIT's skilled trades, moving them out of the old buildings west of 106 St.

"Once we've built that building, that will have freed up an incredible amount of space on main campus, as well as allowing us to close several other campuses," said Feltham.

Feltham intends to close both the Patricia Campus and South Campus following the opening of the skills centre.

The City of Edmonton's Blatchford website does not mention NAIT in any of their community maps or plans.

Biz resources for students

By CELIA NICHOLLS

Students with entrepreneurial goals have access to many free resources on campus and within Edmonton.

Although NAIT prides itself on impressive employment statistics for its graduates, students in tech and trades are well-positioned to become their own boss. And a significant amount of NAIT alumni have been successful in the entrepreneurial field.

Students don't have to wait until after school to start planning for the future, especially if they are already in the planning and development stages of building a business.

"It's never too early [to start thinking about your business start-up]," said Coordinator of NAIT's Mawji Centre, Cecile Wendlandt.

The Mawji Centre for New Venture and Student Entrepreneurship

NAIT's Mawji Centre opened in fall 2017 and it should be any NAIT student's first step on their entrepreneurial journey.

"[Student entrepreneurs] should start learning as soon as they can, picking up things they need to know. Because a business plan doesn't happen overnight... it's a process to get there," said Wendlandt.

The Mawji Centre has a number of events, services and programs to help student entrepreneurs. Even when students don't have a specific path mapped out and would just like to know more about what to expect from a tech start-up or as a small business owner.

These services include multiple guest speaker events. Recent speakers include: Dr. Ray Muzyka, founder of the Edmonton gaming giant BioWare as well as Sam Pillar and Forrest Zeisler, creators of the highly-successful service scheduling software, Jobber.

Other resources include podcasts on business and entrepreneurial topics, a YouTube channel with content from live events held at the Centre and print media like the Techlife Today magazine.

Students can also engage with the current 'Entrepreneurs in Residence', Howard Suissa and Brad Smoliak.

Another resource comes in the form of a year-long, one-on-one relationship with a relevant businessperson facilitated by the Centre.

"[If students] start engaging in the sessions we put on...they'll start seeing ideas that other people are having and we'll help trigger them to think more about what kinds

of things they could be doing too," hopes Wendlandt.

Startup Edmonton

Founded in 2009, Startup Edmonton is focused on supporting tech and "tech-enabled" companies to start and grow in Edmonton. They do this with four specific practices.

The first is their maintenance of a startup hub on the top floor of the Mercer Warehouse downtown where founders can rent space to work in close proximity to one another in the hopes of seeding new ideas and ventures.

The second includes connecting talented and skilled people with jobs in Edmonton.

The third, by fostering an online community of successful Edmonton tech companies and finally, through mentorship opportunities and development programs.

A student membership is free and it includes invitations to networking events, work opportunities with already-established businesses and support for tech and business-focused student groups.

Perhaps the most interesting opportunity is the summer program. The program encourages students with a tech idea to develop it further over a four-month period with the

support of a carefully-selected mentor from a business that Startup Edmonton has already fostered a relationship with.

TEC Edmonton

TEC Edmonton is a 'growth-accelerator' for emerging technology companies. It is a non-profit group recently founded by the University of Alberta and the Edmonton Economic Development Corporation, with significant financial support from NAIT.

People developing science or tech products or processes in the course of their studies can make use of TEC Edmonton's expertise to monetise this research and experience.

TEC can also set business owners up in a mentorship-like situation, but unlike other mentorship options TEC takes an intensive look at the business to identify its particular needs. Then creates a tailor-made plan to reach cooperatively-determined goals.

"Whatever you do, make sure you're passionate about it...because when you're an entrepreneur you put in more hours than you would a regular job, so it's got to be something you're really feeling excited about, because then it doesn't feel like work," said Wendlandt.

OPINION

— Editorial —

Following my own advice



By **JORY PROFT**
Senior Editor

As I'm writing this editorial two days into a break-up and feeling every emotion imaginable, I'm realizing how easy it is *say* something, but how difficult it can be to *live* it.

My editorials are usually taken from something I strongly believe in that I want to share with our readers.

Words have a lot of power and I believe that you should try to practice what you preach.

I've written editorials about the important balance of talent and intention, following your intuition, and how to deal with wellness in a relationship — and now that I'm faced with actually following my own advice, I'm struggling.

Writing this editorial has been a true test of balancing the perfect ratio of talent and intention.

"...Tangible talent is not worth much without that intangible passion, soul, and intentions in your work and vice versa," I stated in my Oct. 25 editorial.

This being the "money issue", I went in trying to write about...money. I am fully capable of writing an engaging piece on money management tips. But to write about that topic when I'm currently so far removed from it would feel incredibly insincere. My work would have suffered as the intention behind writing the article would have been solely to fill my assigned page in the paper. How disingenuous would it be if I wrote something that even I can't stand behind if I'm out preaching to you about the importance of the intentions behind your work?

Listening to my intuition has also been a struggle for me. My first editorial as Senior Editor was about trusting yourself and listening to your gut.

"Don't let your worries about 'what-ifs' control you and leave you indecisive; you have your intuition to lead you in the right path — so use that to your advantage," I stated in my Aug. 30 editorial.

I've been pretty good about following this advice, and it has led me to not overthink too many things and helped me cultivate the relationship I wanted.

When I began to ignore my gut feeling in my relationship is where things began to unravel. When a relationship begins to go awry, you'd have to be ignorant to not notice the signs — but you'd have to be even more ignorant to ignore them.

My problem was pretending everything was okay and instead of addressing the problems early on, I chose to continue on like nothing was wrong. In my last editorial, I referred to this relationship as each of us being extremely

positive and often seeing the world through rose-coloured lenses (but in a good way). I now realize how hard it is to see red flags when you've been wearing rose-coloured glasses, because all flags are the same colour.

Last issue, my editorial addressed how your wellness affects your significant other and how their wellness affects you.

"It's often hard to recognize just how much someone else's emotions rub-off on you and vice versa — especially with a significant other," I stated in my Nov. 8 editorial.

I did not follow my own advice and it continues to be a huge struggle for me. For the last week of my relationship, I completely took-on the emotions of my girlfriend. I felt completely drained and worried about how she was doing. In the end, my negative feelings actually drug her down more, resulting in her distancing herself to not let our emotions affect each other so heavily.

Which leads me to my next piece of advice that I'm having trouble living up to: "[an] important lesson I've

learned is that not everyone wants to be loved and cared-for the same way you do. You can't just "fix" someone. You should cut yourself some slack and realize that sometimes there's nothing you can do to help someone," I also stated in my Nov. 8 editorial.

This one has been a tough lesson to learn and live all over again. You can't dictate how people feel and it's unfair to expect them to want to be treated the way you do in a relationship.

It comes down to how much you value yourself. It's tough to follow and respect your own advice when you value others' opinions of yourself over your own opinion of yourself. Your words don't mean a whole lot if even *you* don't believe in them enough to exhibit them. That's been a major hurdle for me in practicing what I preach — but I'm trying to get better.

Everything is easier said than done, but the first step in beginning to live by your own words is to address the fact that you weren't previously.



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SPORTS

Offseason essential to CFL



By **CONNER TOFFAN**
Sports Editor

The Grey Cup is only days away, but it won't be the biggest battle for the CFL in the near future. This CFL offseason has the potential to make-or-break the league.

The CFL has an expiring Collective Bargaining Agreement (CBA), meaning that players and owners have to negotiate a new deal to better the league and this often goes wrong. See all the NHL lockouts for reference.

In this case, however, the expiring CBA is actually a good thing for the league. With the Alliance of American Football (AAF) coming in next year and Vince McMahon's XFL rebirth pending, the CFL will face more competition in the non-NFL market than ever before. While they might not have to broadcast at the same time, theoretically not competing for viewers, the quality of the CFL is at risk of being watered down. If the CFL can change the CBA and raise minimum salaries, and allow players to freely go to the NFL and make other positive changes, they might be able to compete.

Not all of these leagues are guaranteed to survive beyond a few years.

Too many leagues coming in at once is bound to hurt them all. For the CFL, will players move down south, often closer to home to play football in the sun rather than the snow-bowls they have to trek through in the CFL's winter months? What can the XFL do to make sure people don't treat it as a joke? Or will they bring a new take on football that brings over American viewers when Sunday isn't here yet? Will the AAF just become a glorified minor-league to the NFL? Or will it become another high-quality football league for the people that crave it daily?

If the latter happens for both these leagues, the CFL is in trouble, but I believe that the leadership of commissioner Randy Ambrose has been forward-thinking enough to counter it. They've made multiple rule-changes in his short tenure to open up the game offensively, bringing in more viewers with short attention spans.

I haven't even mentioned yet that it seems like every meaningful player is a free agent. You don't have to look anywhere past the quarterbacks. The Eskimos, Stampeders, Lions, Roughriders Redblacks, and Alouettes all have notable quarterbacks leaving for free agency. With Bo-Levi Mitchell and Mike Reilly being two of many

quarterbacks, the power of the league is due to shift. Could you imagine the Riders defence with a quarterback like Mike Reilly? What if the Stamps couldn't retain Mitchell and they had to settle with a younger quarterback like Antonio Pipkin? What would that offence look like?

The storylines the CFL will see could naturally bring more attention to the league as other ones are kickstarting.

The AAF and the XFL may be new and exciting but don't look past the CFL. When Canada's league takes the field again next year, it may also look like a new league.



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VOLLEYBALL

New Aussie recruits sign on

By **CHELSEA RICHARDSON**

The NAIT volleyball team has been on fire lately, and it's in no small part to three men bringing the thunder from down under. Three of the top players on the mens volleyball hail from Australia. Brandon Eagle, Mitch Lewington and Simon Coat have all made the long flight from Australia to Edmonton.

When asked how they like NAIT compared to back home, Eagle was eager to share. "NAIT is such a great school, NAIT offers such a wide range of courses to

choose from and their support services are second to none thanks to NAITSA and their efforts," said Eagle.

Lewington added that living in Edmonton is similar to back home. Australia and Canada are similar in lifestyles, so it was a relatively easy transition for him.

The boys chose NAIT because of the volleyball program. "They have a very high-quality and professional volleyball program. Compared to other schools that I was looking at within North America, NAIT seemed to have it all," said Eagle.

Lewington likes the vibe of a big city. "There's a lot of things around the city to do on days off."

Something that does differ between the boys is that Coat and Lewington got the opportunity to play on the Australian Junior National Team. The Junior team is one of the reasons why Lewington is at NAIT. "It ties in relatively similar, the training schedule is just as busy as the other. The Aussie volleyball program encourages players to come to North America to play because they know how high-level all the coaching and play is."

Eagle he never played with the Australian team growing up. He worked his way here by getting in touch with an agent at VolleyUSA. They put him in contact with head coach, Doug Anton.

Aside from Volleyball the boys spend their free time doing school work. They both love having free time even though it's a rare thing for them. They try hard to make time for friends and teammates to hang out outside of school and volleyball. The boys have made Edmonton and NAIT their new home.

What is the cost of playing your sport?

By ALBERTO VILLOGA

“At NAIT it’s just the education you have to pay for. Not sure how much it cost growing up because my parents wrote the cheque’s but it wasn’t too bad. School sports were a couple hundred dollars to play. Spring league basketball and Fall Ball wasn’t that expensive either. Gym memberships were the only thing I really had to pay for growing up.”

Basketball

Sheldon Hausch

“For NAIT we have to pay for the team gear, but we did lots of fundraising so I only had to pay around \$75. In the past it has been up to \$300. Growing up I played club volleyball. It was pretty expensive due to purchasing gym time, travel, and team gear expenses.”

Volleyball

Winston Voogd

“I’ve been playing since I was 11. With NAIT the most I’ve paid was \$300 for gear and meals for every trip we have. Growing up it was a little more pricey because I would pay around \$500 to \$600 with additional fees for traveling.”

Soccer

Sam Gatera

“Growing up I played the highest levels you could in bantam and midget which was \$6000 per year. My last year playing minor hockey was close to \$20,000 which covered the amount of travelling the team did. Training is also covered by NAIT, but in the past my training outside of hockey was around \$3000 a summer.”

Hockey

Myah Mindus



Sports Information Traders

Outdated athletics facilities

By JOSEPH LIPOVSKI

The majority of NAIT students enjoy NAIT’s athletic facilities and speak highly of the conditioning lab. However, many students describe NAIT’s Athletic facilities specifically the fitness centre as outdated and dreary.

Kennedy Hennig, Midfielder for NAIT’s women soccer team, sees NAIT’s athletic facilities from a different point of view. Hennig finds the fitness centre to be small and without enough equipment. “It’s nice to have a private area for us, I just wish it was a little bigger” said Hennig. She believes the ice rink is a nice open space and is a perfect place for running stairs. Hennig though, does believe that improvements could be made to the soccer facilities at NAIT. “It would be nice to have an [artificial] turf field to practice on for NAIT,” said Hennig.

Jeff Riddle, Manger Athletics & Recreation Facilities and Operations, understands the frustrations of students. The most criticized facility, the fitness centre, is located in the basement of the 45 year-old activities centre. As NAIT continues to grow, the Activities centre does not. Due to the limited space and small rooms, Riddle has been forced to get creative with the spaces available to him. Riddle has expanded into the hallway and repurposed storage rooms and most of the racquet ball courts into usable spaces in order to keep up with the growth of NAIT. One storage room has been repurposed for a boulder climbing wall. “We can’t fit another piece of equipment in there, without compromising safety” said Riddle.

Although it might seem to some that NAIT’s athletic facilities have been forgotten about, NAIT has made many changes to athletic facilities in the past 5 years.

The arena has seen the most changes, with a new running track, bleachers and the rink boards were replaced with a removable system, making the area more of a multi-purpose facility.

The diving tower for the pool no longer met building codes and was replaced with a climbing wall. For the pool itself, a chlorine salt system replaced the gas chlorine system.

In the fitness centre, one of the racquet ball courts was turned into the strength and conditioning lab.

A new floor and curtain system were added to the gym.

Riddle speculates that they might move their offices into NAITSA’s current offices, after NAITSA moves to the O-building, which would give the team much needed space to expand.

Riddle says both the mens and womens team locker rooms are in great need of improvement, however things like that are often cut first when NAIT tightens the budget. That has been a trend for the last 5 years.

NAIT is currently in the process of putting together a redevelopment plan which may give athletic facilities a new look. However this plan is in the early stages and nothing has been confirmed yet. Part of that plan is the purchase of the Blatchford Lands, something NAIT has been negotiating for the past seven years. NAIT is now close to finalizing the purchase and has been negotiating development of the land for shared use facilities for NAIT’s student community, Blatchford’s community,



Technlife Today

and potentially for new athletic facilities.

“Changes to athletic facilities and [the] soccer field are in the longer plan, that hasn’t been lost, it’s just been delayed due to the Blatchford negotiations,” said Dr. Ray Block.

“If we’re going into a negotiation...where we build common facilities...where we build pools, rinks...that might be the better solution then to put minimal changes to our existing facilities,” said Block.

Riddle believes that NAIT is holding off on smaller scale improvements and expansions to athletic facilities and instead focusing their attention on the Blatchford purchase. As the soccer field is not owned by NAIT, the big question might be if we will see a new field as a result of the Blatchford purchase before the city of Edmonton decides to extend the metro line.

Who will win the Grey Cup?

STAMPEDERS

By **CONNER TOFFAN**

Don't look too far into this. The Stamps going cold down the stretch, only winning one Grey Cup in the past nine years despite being a regular season dynasty, injuries to key players, none of this matters. Right now, Calgary is the better football team. Dave Dickenson and Bo-Levi Mitchell are the Brady-Belichick coach and quarterback pair of the CFL. These games are normally won by the better quarterbacks. While Trevor Harris has been a career-long fringe-starter, Bo-Levi has been one of the best quarterbacks in CFL history.

After two straight Grey Cup losses, the

Stamps also have revenge on their minds. Just in 2016, the Redblacks beat the Stamps as the heavy underdog.

The Stamps great defence put a stop to Winnipeg's offence which was the hottest in the league, so what's saying they won't be even better against the Stamps? William Powell doesn't stand a chance against Alex Singleton.

Mix in the fact that it looks like they'll get some key players back from the injury reserve, and you have a recipe for a red and black disaster as the Redblacks get trampled in a 37-21 win.

By **PETER GO**

Another year and another Grey Cup that features the Ottawa Redblacks and the Calgary Stampeders.

One of either the Redblacks or the Stampeders have been to the Grey Cup for the last five years. Add the fact that both teams faced each other two years ago in the big game, where the Redblacks beat the heavily favoured Stampeders 39-33. This time will probably be no different.

To be honest, if the Stampeders don't win this game, they should be forced to

quit the CFL. They can never show their faces again if they lose the Grey Cup for the third straight year.

Trevor Harris, the Redblacks quarterback will try his darnedest to prevent the Grey Cup from heading to the beloved southern Alberta city. Harris was third in the league in passing yards with well over 5,500, and was fifth in passing touchdowns with 25.

I see this game being very close, but like the last couple of matches, it will probably end with a Calgary Stampeders loss, 28-24.



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Keeping up with the Ooks



HOCKEY

By **CONNOR TOFFAN**
Men

The mens hockey team is coming off a seemingly easy weekend after they defeated Portage College in two games by a combined score of 16-0. In the second game, Tanner Dunkle and Jesse Roach scored two goals each for the Ooks. They look like they're ready to follow up with more powerhouse type hockey that competing teams have come to expect.

Women

The womens team is doing even better than the mens. Since new Head Coach Stefanie Thomson has come in, along with many new players, the Ooks have made a strong team into a dominant one. This was proven last weekend when they beat the Red Deer College Queens in two games, after eliminating them last year from the playoffs.



VOLLEYBALL

Men

After two more wins, the Ooks are 9-1 on the year, only losing their first game. They took six straight sets against the Concordia Thunder while playing many second string players. The Ooks will try to continue to dominate when they play the 10-0 Keyano Huskies. If you plan to go to any game this year, this is the one to be at. It will be a thriller.

Women

Meanwhile, the womens team is going the other way. They lost both games against the Thunder, which squandered a chance to move out of the basement of the North Division. They move to 0-10 on the year and they'll look to pick up their first wins against the 3-7 Keyano Huskies, so the door could still be open if they can win a game this weekend.



Photos courtesy of NAIT Athletics

BASKETBALL

Men

The mens basketball team lost both games over the weekend against a nationally ranked Concordia Thunder. Homecourt advantage came into play on Saturday, and while it looked like a repeat of the game the day prior, the Ooks offence were on fire in the fourth quarter. The team turned a 20 point lead into a one point deficit with seconds left. But Thunder centre Ronald Bacon Jr. blocked the Ooks game-winning three-point attempt and won the game by one. The Ooks sit at 5-5 in third place.

Women

The women played the third place Thunder and after a loss, took a close game with both teams moving the ball well and playing great offence. The Ooks were led by Watt, Vandenoogard and Hurlburt with all three scoring 16 or more points. Emmerson also pulled down 11 rebounds. The second-place Ooks will take on the Keyano Huskies this weekend, who are on a three game win streak.

SOCCER

Men, women sixth at Nats

By **MOIRA BRYAN**

The NAIT Ooks soccer teams have both had phenomenal seasons. The mens and womens team both went undefeated in their respective leagues and went on to win each of them. Ooks were blowing away opponents with scores such as 12-0 and 7-0 all season, extremely high scoring games in soccer. The two teams then went to provincials where they each won their set and both teams were invited to nationals.

The women travelled to Douglas College in Coquitlam B.C. for nationals. This was the womens soccer teams ninth consecutive year at nationals. Nationals took place between Nov. 7 and Nov. 10. The NAIT Ooks played the MSVU Mystics in their first game of quarter finals, and took the game with a 2-0 win to advance to the semi-finals. The Ooks faced off against the Champlain Cavaliers in the semi-finals and gave up a very close game, 3-2. Unfortunately, a loss meant that they were out of the running for the championship game, but they did qualify for bronze. The Ooks played a bronze semi-final game against the host, the Douglas Royals. The game was

scoreless all throughout regulation and had to be settled with penalty kicks. The Ooks couldn't hold on and fell to the Royals 1-0. In their last game of the tournament, the Ooks played a placement game to determine where they would finish in the tournament, since they had failed to qualify for first, second, third or fourth. They played the VIU Mariners in a placement match for fifth, and closely lost 1-0 finishing the tournament in sixth place.

The mens team travelled opposite of the women. While the women went west, the men went east to Holland College in P.E.I. The men made a strong appearance at nationals right off the kick with a 7-0 win over the St. Thomas Tommies. The men were faced with a tough challenge in the semi-finals against the Humber Hawks. The game was riveting, with two goals being scored in the last ten minutes of regulation. Unfortunately, the score was tied after 90 minutes. After a scoreless overtime, the two teams went into penalty kicks, where the Hawks took the win. Having lost their chance at the championship, the men qualified for the bronze semi-final, where they played the Capilano Blues. The Blues blew

out the Ooks with a 4-0 loss. As the Blues advanced to the bronze medal, the Ooks played a consolation round. They competed with the Langara Falcons for fifth place, but after a 3-2 game, the men found themselves in the same place as the women.

After an absolutely outstanding season, both of our soccer teams finished sixth at nationals, ironically in the same way as well – one win and three losses – and in that order as well. The women's soccer coach, Carole Holt won North Division Coach of the Year at the ACAC awards banquet, and Abraham Dukuly won Men's Rookie of the Year. Although the teams are bound to be bummed out about not winning at nationals, sixth in the country for both teams is nothing to turn your nose at.

If this is what NAIT could do this season, then

students should look forward to the teams returning with a bit of adversity in their bellies, possibly for another run at nationals.



Coach Carole Holt

ENTERTAINMENT

Money – what a puzzle



By **EMILY KELLER**
Assist. Entertainment Editor

Money. The one thing I always seem to need but never have enough of, and the one thing that controls everything, yet I don't understand it. I don't know anything about saving for retirement, and honestly, I don't know much about savings accounts in general.

You're probably reading this and thinking "What? How do you not know about savings?". But really, I have never been good with finances.

When my mom first took me to open a bank account, I listened intently to the man explain all the different facets of having one. I kept every piece of information he gave me and read over it afterwards too. Fast forward nearly a year in the future, and I already owed 60 dollars to the bank

because I tried to charge an empty account.

A few years ago, I got my first credit card! The only reason I signed up was because I really had to use the washroom and could not find a public one, but the bank teller let me use theirs once I gave in. I've also owed around the same amount of money on it for around a year.

Look, I am bad with money. I will not lie to you here. I spend way too much money on things I do not need, never put anything away and I am not great at keeping up with bills. Is it because no one ever taught me much? Maybe, but that is probably not the main reason. I just suck at controlling my money.

I know now with student loans and joining the workforce soon, I will have to get my act together. Unsurprisingly, I have no clue how I go about paying student loans back either, but I have really been working on it. Luckily, I have some financially intelligent people in my life to help me out. As I get older though, I know I am eventually going to be left to my own devices.

I said earlier, you're probably reading this thinking I am pretty dumb. But on the off chance you're just as bad at finances as me, then hopefully now you feel less alone. I'm here, I'm broke, but I am doing my best.



Unsplash

Student discounts to save

By **SPENCER SHORTT**

Let's face it. Being a student is expensive. You've got tuition to pay, rent to come up with and loans to pay off, let alone all the groceries and services you can't live without. Sometimes coming up with the extra cash to pay for your various amenities can be tough.

Here are 3 services that you're probably already using that you can get a great discount on right now.

Spotify/Apple Music

Who doesn't love a good jam? No, not the kind you spread on toast with butter, the kind you dance embarrassingly to in your kitchen while wearing nothing but your underwear (is that just me?). These jams can be yours for only \$4.99 a month with a student subscription to either Spotify or Apple Music— a whole 50% less than a normal subscription. You'll get all the same features, all the same great songs you love and all of the new exciting music being added every day for the same price as a value meal at McDonalds. This is a deal that every student should take advantage of.

Amazon Prime

Let's face it. If my landlord told me he'd either cancel my water, power or Amazon Prime membership, I'd

tell him to cancel the first two. You can order water and batteries on Amazon. Without getting too much into Jeff Bezos' plan for world domina-

tion, I'd be hard pressed to not suggest you get yourself a subscription. Not only is it only \$40 a year, it offers a plethora of services that can replace some more expensive alternatives.

Amazon Prime

Prime Video offers a Netflix-like streaming service with a variety of shows ranging from Parks and Recreation to House M.D. at a fraction of the cost. Prime Music is a great, albeit lacklustre alternative to Spotify or Apple Music—and did I mention free two-day shipping on anything with a Prime certification? Yeah. Amazon is the best.

NAITSA Stuffs

Do you want to go see the newest InsertGenericSuperHeroMovieHere when it comes out in theatres, but can't seem to afford spending \$2,600, your left arm and your first born son to get tickets? NAITSA has the solution for you! With goodies ranging from \$10 Cineplex tickets to \$40 all-day passes to West Edmonton Mall's Waterpark and Galaxyland, NAITSA ensures you can have a fun-packed weekend on a budget.



Gizmodo Australia

FOR YOUR LISTENING PLEASURE ...

The Shuffle ...

The Million Dollar Playlist

By **ALTHEA ALABAT**

What would you do if you had a million dollars? Would you take a trip? Would you invest in stocks? If you have a lot of “bills, bills, bills”, then maybe you’d use the million to pay off your student loans. Popular songs portray money to be something that one should have in abundance to live comfortably. However, some songs talk about

the problems that come with having money.

This playlist is full of songs that will make you wish you were a billionaire so “f***** bad” or make you think twice about having extra money in your pocket.

1. “Mo’ Money, Mo’ Problems” – The Notorious B.I.G.
2. “Billionaire” – Travis McCoy ft. Bruno Mars
3. “Money Bag” – Cardi B.
4. “Ride Wit Me” – Nelly
5. “It’s All About The Benjamins” – Puff Daddy
6. “A Milli” – Lil’ Wayne
7. “Money, Money, Money” – ABBA
8. “Price Tag” – Jessie J. ft. B.o.B.
9. “Money Trees” – Kendrick Lamar
10. “If I Had A Million Dollars” – Barenaked Ladies



Juno Download

ALBUM FEATURES BY KALEM MICHAUD

Music and its many emotions

Happy



Beck
Mellow Gold

This album was probably not written to be a happy work, but it is filled with funny and nonsensical lyrics. The album is quite unlike most of Beck’s other works. It is one of his most experimental albums because it is one of his earliest and does not have his known cheery folk sounds. I would describe it as “fun stoner rock”. Its filled with silly and catchy lyrics such as “Get crazy with the cheese wiz” and “Like a giant dildo crushing the sun” and it has some really cool rough, twangy guitar sounds. Some songs have a very anti-consumer tone to them, which contrasts with the goofy lyrics and makes me happy.

Sad



Nirvana
Nevermind

This album is considered by many to be the quintessential grunge album of the 90’s. The album illustrates how young people were feeling during the 90’s due to the political and financial climate. As the song “Come As You Are” says “take your time, hurry up, choice is yours, don’t be late”. This lyric really hits home with a lot of young people across generations. With pressure from parents, teachers, employers and authority figures, it’s easy to be unsure of what you should do and where to go. When you’re feeling like this, it’s really easy to feel sad or depressed - which is something Nirvana captures in *Nevermind*.

Angry



Death Grips
The Money Store

What is Death Grips’ genre? What genre? That’s what they say, or at least that’s how I feel when listening to this experimental Hip Hop\Punk\Industrial\Electronic group out of Sacramento, CA.

The music in *The Money Store* can be really aggressive and energetic. This album is great if you need to take out some anger or frustration. Many songs on the record feature MC Ride’s violent and visceral rapping style.

The album deals with paranoia and uncertainty in today’s government-controlled climate, in a cryptic way.

Love



Tame Impala
Currents

Although this album may not be specifically about love, it can sound happy and “love-y” at times. It has a dreamy atmosphere and tone, and can really make you and a loved one feel special when you listen to it together, which is recommended.

This is the third studio album by artist Kevin Parker and he really made an effort to sound different to his last two. The album sounds a little bit slower and feels more thoughtful than his other works. The album is perfect to listen to when laying in bed or going on a road trip with someone you love.

Tired



Blank Banshee
Blank Banshee 0

This record from Canadian electronic artist Blank Banshee is mostly without lyrics, and it can make you feel like you’ve been up all night and are really tired but no matter what you do you can’t sleep. Its tone and aesthetic are inspired by vintage technology; it is very calming with its retro electronic sounds and samples sprinkled throughout. It’s kind of like drinking a nice sleepy time tea.

It’s easy to get lost in time listening to the album, which makes it a great collection of songs to listen to before bed to relax.

4 books to get rich bitches

Money is important, it is a tool that can help every area of your life grow and flourish. Sometimes it is easy to get caught up in money being the “destination or goal” and more important than peoples worth, which could be part of why we have some harmful situations taking place in the world. However it is also destructive to not consider money and respect its purpose. With more money can come more problems; but also the ability to help more people. Here are some books that may help you to start your journey to being financially rich.

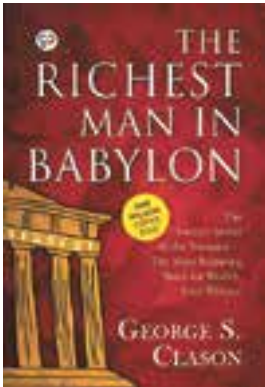
By NICOLE MURPHY

The Money Book for the Young, Fabulous and Broke
by Suze Orman



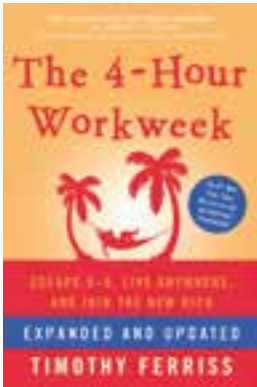
Financial expert Suze Orman has many books with great reviews, but this one is specific to a younger generations. It is tailored for young adults starting their lives with a huge amount of student loan debt in the weakest job market in recent history. This book is full of practical solutions and why it is important to implement them.

The Richest Man in Babylon
by George Samuel Clason



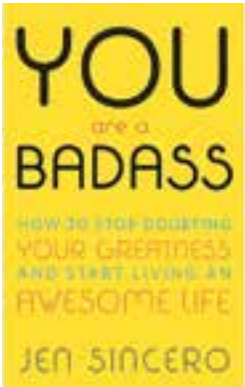
This is an oldie but a goody. Written as a story, in parable form, this book is talked about by many of the big names in financial literacy and self help, and is included in Tony Robbins list of books to read. This book teaches some simple principles and habits that lead to a healthy wallet. This book, originally published in 1926, is easy to follow and there is something to say for a book that holds its value over many decades.

The 4-Hour Work Week
by Tim Ferriss




This book is a hard pill to swallow for some people. Author Tim Ferriss who has interviewed hundreds of successful people in the world and has astonishing success himself, challenges the idea that we need to work 40 plus hours a week, for 30 years. This book may open your mind as to what kind of life you can create that is not aligned with a ‘traditional’ work week.

You Are a Badass
by Jen Sincero



This book is not specifically about money, but is an entertaining read that brings up ideas for thinking more productively in all areas of your life. It is about imagining the life you really want to live and breaking down preconceived ideas of what is possible. This book is a straightforward lighthearted read that can shake up your life for the best.



Why does cannabis affect people under 25 differently?

A. It doesn't

B. Because science

C. Their brains are still developing

D. Both B and C

But until age 25, your brain is still developing. Weed can damage that. Cannabis has risks at any age.

D. Both B & C are correct

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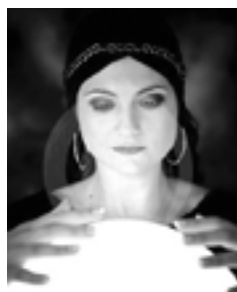


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MADAME O

November 22-28

(Warning: These Nugget horoscopes are not written by an accredited astrologer.)

Sagittarius (Nov. 22-Dec. 21)

You may find that you are really connecting with someone special this week. Try and tell them how you feel. It may benefit you in the long run. Don't be afraid to be

yourself around them!

Capricorn (Dec. 22-Jan. 19)

This week is full of positivity! Use this extra energy to help those around you. Try and do something new. Like going to a new restaurant.

Aquarius (Jan. 20-Feb. 18)

New week and a new you! Use this new found freedom to help you find yourself and see who you want to become. Use it to your advantage and start fresh.

Pisces (Feb. 19-March 20)

This week will bring tough decisions. Trust your gut when it comes to these decisions, and remember to think about your happiness and what will benefit you in the long run.

Aries (March 21-April 19)

It's time for you to move for-

ward in life. The past is the past, and sometimes it's better to just move forward. Try and look to the future.

Taurus (April 20-May 20)

You may feel like you're distant from people, this week. It's important to remember to reach to those you love and care for, and remember try to make to new friends too!

Gemini (May 22-June 21)

Gemini, you will be very busy this week! Try and prioritize your to-do list and activities accordingly. Try to also find time for yourself to relax.

Cancer (June 22-July 22)

Take the time to remember to keep others opinions in mind. Their thoughts may have value to you in the future. A big decision is coming up in your life.

Leo (July 23-Aug. 22)

Leo, slow down and stop to think about what's going on around you. Pay close attention to detail - it will help you in the long run with projects and tests.

Virgo (Aug. 23-Sept. 22)

Your romantic relationship may change this week. You might find that you need a change of pace. But don't worry, you can use this time to improve your relationship.

Libra (Sept. 23-Oct. 22)

All the negative energy you have been feeling will go away this week. You might encounter an awkward situation, though. Use your creativity to get through it.

Scorpio (Oct. 23-Nov. 21)

Remember to take time for yourself, Scorpio! It's important. You can always ask for help to take the load off of you.

LOCAL SOUNDWAVE

Behind the music of local band

By NIKITA ELENIAC

A Gentleman's Pact is a band redefining what it means to be punk in the Edmonton music scene.

Hailing from Beaumont, Kaleb Kaiser, Jacob Kachowski, and Darren Guy are the punk rock sound that is A Gentleman's Pact. The band was originally formed by Kaiser and Kachowski, and the addition of drummer Darren Guy includes an origin story that may or may not involve trying tequila for the first time.

But after their first jam that night, they never stopped, and the addition of Guy changed their sound.

"We played our first show together, and it's changed a lot since then," said Guy, "I came in on drums and all of a sudden it goes from an acoustic act to an electric guitar act. Before we were playing folk songs, but now we're playing punk songs."

And since then, they've exploded. One of AGP's biggest shows to date happened just this past August, opening for Chixdiggit and Teenage Bottlerocket. This gig was a huge deal, not only in its size, but also for them personally - they credit Teenage Bottlerocket as one of their influences.

"Teenage Bottlerocket was the first punk band that I listened to on my own," said Guy. "I started getting into punk music and was like, man, I gotta learn some of this stuff that Kaleb and Jake are into. And Teenage Bottlerocket was the first that I listened to on my own, so they have a huge

impact on me [personally], as well as a punk musician."

But, in spite of their successes, they are still very much involved in the meaning of their music, not just fame.

"I want people to feel as though the time that they're living is right there for the taking. And that they should take it, and they should truly appreciate whatever's going on in their life. Of course, bad shit is bad, but I want people to feel as though they can feel again, and just be grateful for what they have in life."

Their music comes from personal and life experiences and Guy says he channels his emotions into his playing, because that takes his playing to a "passionate level".

For Guy, performing is also an outlet for emotion.

"In a social media age, it's kind of rough on me. I can get isolated sometimes, so shows are a really great reminder that there's still humanity out there," he said.

So what can you expect from an AGP show? High energy... though Guy says that's what every band says.

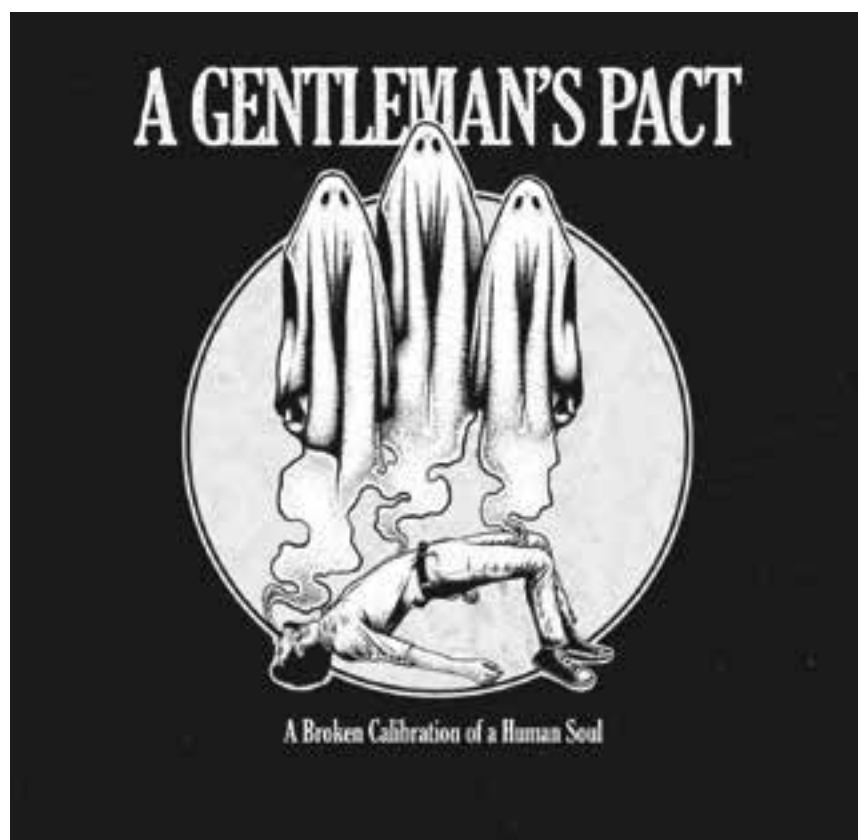
"The live experience should be high energy, and it should be fun, but sometimes it's a more relaxed crowd of people. And honestly, I would just love to play to the people and have them enjoy whatever mood they're feeling," he said. He made sure to note that his favourite shows involve moshing and a lot of hugs - on and off stage.

Punk doesn't always have to be rough and tough - and A Gentleman's Pact proves that a punk band can play a lot of different kinds of shows.

They've just returned from a BC and Alberta tour, their biggest tour to date. AGP has also just released two new songs, "A Broken Calibration of a Human Soul"

and "Goners", which you can find on their Bandcamp (gentlemanspact.bandcamp.com), Youtube, and on Apple Music, Deezer, and Spotify.

You can follow them for updates on tour dates and new music on Facebook (A Gentleman's Pact), Instagram (@agentlemanspact) and Twitter (@AGentleman'sPact).



The Style Files



Photo by Tora Matys

Keegan Galloway Electrical

Keegan says he chose his shirt “because while growing up these were the things that appealed to us. Even coming to school here for my third year [in] Electrical lots of people would come up and say ‘holy cow, nice shirt’. I think [it’s] because a lot of it appeals to the generation’s geeky style but, like, they weren’t really that cool. Now it’s more accepted, it’s easier for us to go out there and just throw it on and rock what we thought was cool back then.”

He found this shirt and many others in his wardrobe at Sunrise Music, one of his favourite places to scout for band, video game and pop culture icon shirts.

Free Grey Cup events for all

By JACE MAKI

The Edmonton Eskimos may not be competing in the 106th Grey Cup, but there are still many reasons for Edmontonians to be interested in the annual event taking place in our city this year. The Grey Cup is much more than a championship football game, it’s a weeklong party and the whole city is invited!

The Grey Cup Festival begins Nov. 21 and culminates with the big game on Nov. 25. The festival is packed with fun events for everyone, even if you’re not into sports. There are a lot of free events happening at the Grey Cup Festival, not all of them are football-related.

All the events are taking place downtown, with the bulk of them happening on, or around, Jasper Avenue. Everything kicks-off on Wednesday, Nov. 21 with the Tim Hortons Kick-Off Party and the Bring the Heat Bash.

The kick-off party is the official kick-off to the festival. This family-friendly event takes place from 6 p.m. to 8 p.m. on Jasper Avenue from 99 to 96 street.

The Bring the Heat Bash is an 18+ event from 8 p.m. to 1 a.m. at the Shaw Conference Centre (Hall D). Kardinal Offishall headlines with performances from Harman B and Notorious YEG.

The Nissan TITAN Street Festival takes place from 11 a.m. to 11 p.m. on Thursday, Nov. 22 to Saturday, Nov. 24. on Jasper Avenue, from 99 to 96 street. The street festival features free activities such as a family

tent, zipline, street skiing, a tube slide, bungee jump and a mini football field.

The Cooper Equipment Entertainment Stage is also part of the street festival. The stage has a full lineup of performances including The Rural Alberta Advantage on Nov. 22, The Strumbellas on Nov. 23 and Tim Hicks on Nov. 24.

There is also a free Esports tournament being hosted from 6 p.m. to 10 p.m., Nov. 22 to Nov. 24. on Jasper Ave from 99 to 96 street.

There will be a pancake breakfast hosted by the Calgary Grey Cup Committee from 11 a.m. to 1 p.m. on Friday, Nov. 23 and from 9 a.m. to 11 a.m. on Saturday, Nov. 24 at TELUS Park (10053 Jasper Ave.) with music by High Steppin’ Daddy.

The CN Grey Cup Parade features hundreds of participants, floats, cheer teams and more. It twists through Downtown Edmonton on Saturday, Nov. 24 from 11:30 a.m. to 1:30 p.m.

Fans can also enjoy a free tour of Rogers Place, including the newly opened Studio 99 on Saturday, Nov. 24 from 2 p.m. to 3 p.m. The tours are free, but participants are asked to pre-register online.

With events like these, there is a little something for everyone. People can enjoy the Grey Cup Festival while also keeping some money in their pockets. For more information and details on these events and more visit the festival’s website www.greycupfestival.ca.



Edmonton Eskimos



All the free shit at NAIT

By JOE LIPOVSKI

NAITSA (Rm E131) offers:

- Health/dental plan (included in your tuition and fees)
- UPass (included in your tuition and fees)
- Short time loans for unforeseen expenses (not including tuition or regular bill payments).
- Food trolley for students who forgot their lunch
- MyWellness allows students to speak with a counsellor via video chat, an alternative to NAIT's counselling services (first 30 minute session is free)
- Peer Support program officially launches this month
- Free food for evening students and on satellite campuses (once a month)
- Currently testing a new program powered by kids help phone, where you can text a counsellor
- NAITSA's Food Bank provides items like granola bars and soup
- Free supplies like pens or highlighters.
- Calculators to borrow (with collateral)
- Use of microwaves

Looks Life and the Campus Activities Board offers:

- Popcorn Pop Up at the beginning of every month (E131)
- Pop Up Gaming every 2 weeks (in HP Centre)
- A variety of events at the Nest every Thursday (Most of which include prizes)
- NAITSA partners with the library to offer How-To events (most are free), such as How-To Create a Podcast on Nov. 27

The Library Offers:

- Certification for certain equipment in maker space, such as the CNC mill (certification done online via Moodle)
- Use of vinyl cutters, 3D printers (product costs may apply)
- Seven day rentals on equipment, such as cameras.

- Electronic soldering station use.

- Books to borrow!

(visit nait.ca) for more library services and events)

NAIT's Learning Services:

- English/writing tutors (drop-in or by appointment in room A133)

English tutors also are part of a program called write on, where you submit an assignment to the tutors and get feedback after three business days.

- Math/physics tutors (mainly drop-in - Room U210A)
- Learning strategy services; aids students in note taking, studying, procrastination, scheduling, etc. Learning strategists encourage follow-up appointments to ensure students are continuing to meet their goals and continuing to move forward with their education (drop-in or by appointment in Room A133)

- Study skills and writing workshops every Wednesday (noon to 1 p.m. in CAT212)

- Make an appointment with a tutor or learning strategist on your portal under Academic supports.

Learning advisors can help students with a

learning disabilities by:

- Granting students exam accommodations, such as extra time on exams
- Arranging psychological assessments

Learning advisors can be found in Room W111PB

NAIT's Counselling Services Offers:

- Counselling in Room W111PB
- Paws for a Break with Flynn once a month (on satellite campuses and in CAT building).

NAIT Student Services Offers:

- Employment advisors for resume help (drop-in for Rapid Resume Fridays, or book an appointment)
- Employment advisors also help with interviews and how to maintain a good image on social media.

- Academic advisors can help students plan their paths, and learn how to get the most from their program. You can find Employment Advisors in CAT180.

The International Centre Offers:

- Many peer mentorship events (Visit the International Centre for full list of events in room W101)
- Counsellors and advisors help students coming to Canada or Canadian students wanting to study abroad.

ITS Public Services Offers:

- Tech support for personal devices
- Laptop retail (24 hours)
- Installation of software on personal devices, such as Microsoft Word
- A variety of software that can read your E-Text books to you.
- HDMI cables available to borrow

You can find ITS Public in the computer commons of CAT215 and W203 or T307

And find them online at nait.ca/itspublic

Health Services offers:

- Nutritionists (by appointment on Mondays)
- Nursing staff
- Free personal products like bandages, medication, and feminine products

Health services can be found in Room O119

NAIT Recreation offers:

- Intramurals
- Fitness classes

Find out more in Room O117

The Nugget offers:

- Free lunch on Tuesdays, open to all students in Room E128
- NAIT also offers free water at their drinking fountains. (various locations)

student life CAN BE TOUGH. we get it. WE'RE HERE TO listen.

We provide confidential student-to-student supportive listening. No appointments necessary. For more info, visit naitsa.ca/peer-support

THIS PROJECT WAS MADE POSSIBLE BY PARTIAL FUNDING FROM THE GOVERNMENT OF ALBERTA.

LOCAL ARTS REVIEW

Stellar art by YEG artist

By TORA MATYS

Art is meant to blow people's mind, and Patrick Ennis does just that. His paintings take you to a far out place. With over 3000 paintings, his collection ranges from portraits and still life, to surrealism and most recently, psychedelic. His latest creations are themed around the calmness and solitude found from floating in space.

"Space is a reoccurring theme, It's like the biggest thing in the universe. One of my favourite illusions to create is people in outer space," he said.

Patrick is not your regular artist. He does the classic paintings on canvas, but he also has his own line of clothing, and participates in live painting shows as well. He is also a two time Art Battle Edmonton Champion (2012 and 2017).

Patrick resembles a psychedelic Bob Ross. He hosts live paint videos on his Facebook @patrickennisarts, where he creates original works of art and plays a variety of electronic dance music. He participates in art shows and painting expos across Canada.

His most recent success has been with having his work featured at the Astral Harvest Music Festival during the past few summers. Just this month he did a live painting show to the music of DJs Nineca and JoyOne Sound System at the Wakah-Chan Fall Gathering. He also works alongside YEGexposed, an Edmonton based company that helps local artists get exposure and host their work in galleries, by participating in events around the city.

Wearable art is his next big conquest. Patrick started his own line of cosmic print clothing featuring some of his most out-of-this-world designs. You can find your favourite paintings as T-shirts, dresses, or tank tops on his website, partickennisart.com. There you can also find tapestries and posters of his artwork, and inquire about commission pieces.

You can also find his work featured on www.acidmath.me, alongside other popular psychedelic artist such as Chris Dyer and Mat Millar. Follow @acidmath.me on Facebook and Instagram for updates on new artists in the scene and art exhibits around Canada.



Holiday decorating on a budget

By BRIDGETTE BOYKO

Some people may be a scrooges during the holiday season, but others bask in the bright snow, warm hot cocoa, and of course- the decorating. With all the spending on holiday presents, and different treats, the holidays can get a little pricey. Here are five easy tips to holiday decorating while trying to stick to your budget:

1. Seek sales ahead of time

Everyone's favourite time to shop is when items are cheap- and it's no different for holiday decorations. Unfortunately, the sales don't come before Christmas, when everyone is frantically shopping to add festivity to their home. The sales come after Christmas, when people are no longer looking to buy decorations. This can be a benefit though because it gives time to shop ahead! Purchase the decorations you like after Christmas and then use them the following year; so you can get the best of both worlds: cute decorations for a good price!

2. Don't forget about the dollar store

When it comes to shopping most people don't expect to find everything they need at the dollar store. But there's so much more available than you might think. Not only is the dollar store the perfect place to purchase materials for any of your DIY projects, but it is also perfect for small decorations! From tinsel to twinkle lights, the dollar store sells all sorts of decorations that can add a little flare to your home

for the holidays. The best part is each item won't cost you more than five dollars.

3. Recycle household items

The best and cheapest place to start your shopping is in the comfort of your own home! Start your holiday decorating with what you already have! Re-evaluate, re-arrange and re-position any items you already own that can give your home a new look and create a holiday vibe. If there aren't any just lying around in plain sight, then dig through that old closet, or last year's decoration box, and you may be able to find a diamond in the rough!

4. DIY

The easiest way to avoid paying for overpriced decorations is to make them yourself! Whether you take a trip to the local art-supplies store or the dollar store - it's easy to find all sorts of things that allow you to create the cutest decorations around. It may take a little more time and effort than the other tips but it's worth it because you get the decorations for cheap and you get to have fun while you make them - not to mention the bragging rights for making your amazing decor yourself!

5. One word- Pinterest

Pinterest helps you find new ideas to try, and is always filled with inspiration. Whether it's a cute DIY pro-



Pinterest

ject someone created or a gorgeous room theme they put together, Pinterest has it all. It's easy to navigate and helps get over the "decorating-block" you may be facing when trying to turn your home into a magical winter wonderland!

Certification

IT PAYS TO KNOW

Searching for a Career?

Choose Payroll

Becoming a Payroll Compliance Practitioner (PCP) will ensure you have the compliance knowledge and payroll skills needed for success.

- Employers look for this certification when hiring and pay a 5-10% higher salary to those who have achieved it (Robert Hall's 2018 Accounting & Finance Salary Guide).
- Payroll Certification broadens the knowledge base and skill set for Business, HR and Accounting students.
- PCP Certification requires four key courses offered at the Northern Alberta Institute of Technology and online.

The Canadian Payroll Association can guide you on your path, try our online course demo today.

"There is not a day that goes by that I do not use the knowledge and skills I learned while pursuing the Payroll Compliance Practitioner (PCP) certification."

Sandra B., PCP
Payroll and Benefit Specialist

For more information visit payroll.ca

Creative Corner

College Beach Party

****Best if read after “To The First” short story in the last edition of the Nugget****

By **ALBERTO VILLOGA**

“Liam. Hey... Liam. Look.”

“What? Katie? Look, Captain. I’ve only known you for a couple weeks, but I’m pretty sure a girl like that is out of your league. Plus when does she not look gorgeous.”

“It’s only my first year here and I’m already the best baller on campus. There is no girl out of my league. And she does always look good but... there’s something different about her tonight.”

“Oh, really Captain? Maybe it’s the ocean breeze or the lighting from the bonfire or maybe the moon-”

“Shut up. And stop calling me Captain.”

“Chill Cap, I’m just messing around. You always say you’re gonna talk to a girl, but you never do.”

“I have talked to her before. We just... didn’t really hit it off.”

“Saying hi in the hallways doesn’t count.”

“I’m going to go talk to her.”

“Good luck, I’m heading home then.”

Just remember we have a game soon and you better not miss it just because your heart hurts.”

...

“Hey, Katie is anyone sitting here?”

“No, go ahead... umm?”

“Mason.”

“Sorry, I’m really bad with names.”

“No worries we haven’t talked much... Nice night huh?”

“The stars are nice, but the sand stuck between my toes isn’t the best feeling.”

“Sorry to hear that.”

“I had fun dancing so no worries. Too bad the only person who brought a speaker had to leave so early.”

“Would you like to dance with me?”

“Haha that’s kind of weird don’t you think?”

“Where are you going?”

“To dance silly. Let’s go.”

“I just hope my phone doesn’t die on me. What would you want to listen to?”

“Anything... Hope you know I didn’t forget your name.”

“Haha oh really? I hope you know I

didn’t forget your favourite song. There we go... You know Katie. I’m sorry for the way things turned out.”

“No. Honestly it helped me grow up. I’ve met so many people and experienced so many great things.”

“It hasn’t even been two years yet. How much could you of really done?”

“You were always so funny with your quick wit... I haven’t listened to this song since high school. I miss it.”

“Me too.”

“I wish. I just wish that-”

“Yeah. You don’t have to say it.”

“I’ve been listening to the school radio every night and there’s a show on it that you might like. It’s on Wednesday evenings called guys being dudes or something like that. One night they were talking about conspiracy theories and it got me thinking.”

“About what?”

“Well, have you ever read a sad story or heard a sad song?”

“Of course.”

“Even if a story or song is sad it still

has an order of events. The beginning, middle and end might be sad, but it’s still in an order you know?”

“How does all this connect?”

“Think about it, Mason. People would rather believe in a ridiculous conspiracy then live life with maddening chaos. Because it puts life in order. Somewhat. Even if something upsetting happens, at least it’s in order. Get it?”

“Have you always been this crazy Katie?”

“No. I don’t think so at least. Haha, you know what. That did sound kind of crazy didn’t it. But hey that story took us to the end of the song. All done with the dance.”

“We don’t have to be done with the dance Katie.”

“It’s a little late. You have a game Monday, right?”

“Yeah. But Kat- Wait!”

“See you, Mason!”

“Okay, Katie... I’ll see you there! I hope.”

I guess she has been lying a lot more recently.

WHAT'S GOING ON AROUND CAMPUS

WHAT	WHO	WHEN	WHERE
WEEKLY CLUB MEETINGS			
PSA Weekly Meetings	Philippines Students Association (PSA)	Every Monday 12 - 2pm	NAIT Dow Theatre (CAT 191)

To advertise your event in the Nugget, please see the Activities and Events section of your Clubs Handbook, or see the Campus Clubs staff at E125.

Eating well on \$4 a day

By CELIA NICHOLLS

If you're anything like me, you tend to reach for high carb convenience foods to keep you going through what is probably one of the busiest times in the school year. You might feel like you just don't have the time or energy to prepare a wholesome meal for yourself. But while we probably all guiltily acknowledge to ourselves just how bad that is for our health, what you might not know is how hard it can be on your wallet. In fact, while highly processed package foods often seem like budget items, the truth is it's usually no more expensive to eat well and healthily, in fact, it can often be a lot cheaper.

Edmonton-native Leanne Brown, author of the cookbook *Good and Cheap: Eat Well on \$4/Day*, said she wants to help everyone "figure out how to become a good and thrifty cook." It's a project and a passion that, in part, grew out of her masters' degree thesis in Food Studies at New York University. In the course of researching food policy, she first discovered the extent of the massive economic inequality in the United States where some families struggle to feed themselves on the restrictive budget of \$4 per person, per day imposed by the US government on the

beneficiaries of SNAP food stamps.

She said the fact that there's "not enough to eat here, struck [her] as A) horrific, and B) [She] can actually do something." While she's never been interested in becoming a professional chef, saying "it would wreck my joy. It would suck the life out of me", she has, nevertheless, always been an avid cook and felt that part of the solution might come through "empower[ing] home cooks" to get into the kitchen and teach them to make dishes from cheap staples so that of the "thousands of barriers that can keep us from eating in a way that nourishes our bodies and satisfies our tastes...[m]oney... needn't be one of them."

She began work compiling recipes that eventually became *Good and Cheap*, which she then shared as a free PDF online. There was an immediate and overwhelmingly positive response that went viral across platforms like Reddit and Tumblr in just a few weeks. This inspired a Kickstarter campaign to fund a print run with a "get-one-give-one" scheme, whereby people who bought a copy for themselves funded an initiative that helped to get copies into the hands of those in need who had potentially been unable



leannebrown.com

to access the book online. As of today, 96,000 copies have been distributed in this way.

She remembers going through hard times as a student and if there is one piece of advice she could give to student cooks on low-to-no incomes, it is that "the key to cooking well on a budget is to embrace cooking." That means enjoying the process and not being too critical if your first meals aren't composed of complex dishes

or things of Instagram-worthy beauty.

"Remember," she said, "the foods we love to eat on a regular basis are really simple," and there is a "huge span of happiness and joy" when it comes to food. "You have to build [cooking] skill slowly over time, and the way you do that is by not thinking 'I'm not a cook unless I'm making something complicated.' Be gentle and kind with yourself."

Recipes to try

Chana Masala

For two

This Indian chickpea dish is a staple in many homes. If you don't have cooked chickpeas around, you can use canned, but it will cost about \$1 more.

Ingredients:

½ tbsp ghee or ½ tbsp butter
plus a splash of olive oil
1 tsp cumin seeds
½ cup onion, diced
1 tsp garlic, finely chopped
1 tsp ginger root, grated
½ jalapeño, finely diced
3 tsp coriander powder
1 tsp turmeric
¼ tsp cayenne powder
½ tsp garam masala powder
1 tsp smoked paprika
½ tsp salt
1 cup canned tomatoes, puréed
2½ cups cooked chickpeas, drained
½ cup water

Garnish

fresh cilantro
yogurt

Method:

1. Measure out all the spices except the cumin seeds and put them in a small bowl.

2. Let the ghee (clarified butter) melt in a small saucepan over medium-low heat. (Ghee is the traditional Indian choice, but you can substitute butter and a splash of olive oil if you can't find ghee.) Once the ghee begins to sizzle, add the cumin seeds and stir for about five seconds. Add the onion and sauté for two minutes. Add the garlic and cook for 1 minute. Add the ginger and jalapeño and cook for 1 more minute. Add the spices and then the puréed tomatoes. Mix, then put a lid on the pan and let everything cook down for 5 to 10 minutes.

3. Once the tomato has reduced and the ghee starts to separate from the sauce, add the chickpeas and water. Mix, then bring it to a boil before reducing to a simmer. Cook for 10 minutes, then squish a few chickpeas with a spoon to thicken the sauce. Garnish with yogurt and cilantro. For a full meal, serve over rice or with roti.

Banana Pancakes

Makes 10–14 pancakes

With the creamy texture and delicious flavor of bananas, these pancakes are stunningly good. You will be seriously popular if you feed these to your family or friends. Another plus: this is a great way to get rid of mushy bananas (that doesn't involve making banana bread).



Ingredients:

2 cups all-purpose flour
¼ cup brown sugar
2 tsp baking powder
1 tsp baking soda
1 tsp salt
2 bananas, mashed
2 eggs
1½ cups milk
1 tsp vanilla
2 bananas, sliced
butter for cooking

Method:

1. In a medium bowl, add the flour, brown sugar, baking powder, soda and salt. Mix thoroughly with a spoon.

2. In another bowl, add the mashed

bananas (or just mash them in the bowl), eggs, milk, and vanilla, then mix. Add the dry mixture from the other bowl into the second bowl. Gently stir it with a spoon until everything just comes together. Tender pancakes come from not over-mixing the batter. If there are still a few pockets of flour, don't worry about it. Let the mixture sit for 10 to 15 minutes.

3. Place a non-stick or cast-iron pan on medium heat. Once it's hot, melt a small amount of butter, about ½ teaspoon, then ladle some pancake batter into the center of the pan. You can make your pancakes as large or small as you like. A normal amount is about ¼ to ½ cup of batter. If it's your first time making pancakes, make them smaller: they'll be easier to flip.

4. As soon as the batter is in the pan, place three to four banana slices atop of the uncooked side of the pancake. Once the edges of the pancake start to dry up and you can see the middle start to bubble, flip the pancake over. Cook until it is browned on both sides. Stack the finished pancake on a plate in a warm oven and repeat the above process until you run out of batter.

Serve hot, with butter and syrup.

Recipes reprinted from *Good and Cheap: Eat Well on \$4/Day* with permission from the author.
<https://www.leannebrown.com/>



By
MOIRA BRYAN

“If you were given \$1,000 but had to spend it in a week, what would you do?”



“Pay off bills until January then put the rest on a credit card.”

Renée
Mechanical
Engineering



“Mechanical watch.”

Nick
Electrical



“Clothes shopping! Lulu, American Eagle, Garage, Famous Footwear.”

Kylin
Business



“Start paying off student loans.”

Carlin
Bachelor of Technology



“I would adopt a puppy from the SPCA and spend the money on toys, food and a bed.”

Brooklyn
Personal Fitness Training

JUST THE TIP

It's still more taboo than sex

By NICOLE MURPHY

People are more likely to discuss dirty sexual secrets than their salary with a stranger.

However talking about money could dramatically improve your financial well being, which could improve your romantic relationships.

The Money Habits and Confessions Survey released on behalf of LearnVest discovered 68% of respondents found money created more issues in a their relationship than sex. Another discovery was that 53% of men, and a whopping 62% of women would rather be single FOREVER than be with someone with bad money habits.

So how do people get better with their money? Just like with sex or any other

topic of importance, communication and education can help. Taking the leap to ask questions about money, and being honest about where you are at, could create an environment for you to make goals to achieve a higher financial standard.

According to a survey conducted by Ally Bank, 70% of Americans believe it is rude to talk about money. Breaking through this social program could have its challenges, but could pay off in many areas of your life.

When people are 7 times more likely to talk about infidelity or STDs over their salary, yet the stress of money can end a relationship, perhaps having a good conversation about the bank could help your romantic life.

Only
35%
talk seriously about money
with their future spouse



63%
of those who haven't had the
talk don't know when and how
to address the topic



Yet
99%
agree it's important to discuss
how to manage finances as a couple



66%
planning to marry or
live common-law bring
debt with them into their union



winter FORMAL

at the Nest Taphouse Grill

November 30, 2018

DOORS AT 5PM | DINNER AT 7PM

DINNER | DRINKS | DANCING | DJ

\$10
NAIT
students

Ticket purchase
includes dinner
and drink

\$15
non NAIT
students

PROCEEDS WILL BE DONATED TO THE NAITSA FOOD CENTRE
PURCHASE YOUR TICKET ONLINE AT NAITSA.CA

Largest indoor Xmas festival

By **ALTHEA ALABAT**

Edmonton will be welcoming more than the snow this winter season, because there's a new festival coming to town. BC-based Christmas Glow is Canada's largest indoor Christmas festival and is embarking on it's first year in the city. Edmonton will be the first Alberta-based location and the third city in Canada to house Glow, with other locations in Langley, BC and Barrie, ON.

With over 60,000 square feet of indoor space and over 500,000 lights, visitors of all ages will be able to experience and enjoy a variety of activities, entertainment, and interactive displays. Christmas Glow includes a Christmas market with over 20 local vendors, a fully licensed bar, and a musical light tunnel lit by over 50,000 lights where visitors can walk through and experience illuminating magic on display. In addition, kids can experience the indoor Magic Castle playground, write letters to Santa, visit St. Nick himself, and participate in a scavenger hunt in the Light Gardens to help find Santa's lost presents.

According to Shannon Van Norman, the General Manager of Christmas Glow Edmonton, Glow Gardens decided to branch out to Edmonton after scouting for several locations across Canada. Glow eventually fell in love and settled for the

beautiful greenhouse located at the Enjoy Centre in St. Albert (20 minutes from downtown Edmonton).

"Glow loved the greenhouse [in St. Albert] and thought it was suitable to hold the festival," says Van Norman.

The festival has been selling tickets for several weeks now, and certain nights are already sold out and select dates only have limited amount of tickets left.

"People have already bought tickets for multiple nights" says Van Norman. Van Norman also believes that the interactive light displays are perfect for any photo opportunity.

What sets Christmas Glow festival apart from any other seasonal events in Edmonton is that it takes place for the longest amount of time, running for a duration of 8 weeks until January of next year. Christmas Glow brings illuminating light shows and unique, one-of-a-kind interactive light displays, making it the first ever Christmas festival of its kind to come to Edmonton.

Christmas Glow will officially open on Thursday, November 22, 2018 and run until Janu-

ary 19, 2019. Tickets currently are available online at \$23.99 for adults, \$69.99 for families, and \$16.99 for children and seniors. Children aged three and under get in for free! Tickets can be purchased at the gate as well, but will cost \$2 more per per-

son. As of right now, you can save 25% off tickets online for select dates using the code 'EDMONTON25'. Purchase your tickets now and experience the magical glow of Christmas – perfect for date nights, family-bonding, or a night out with friends!



Glow Gardens Edmonton

decorate cakes

NAITSA PRESENTS
HOW TO
A SERIES

MONDAY, NOVEMBER 26, 2018
4:30 PM - 6:30 PM | E208 | \$10

Create your own watercolour cake!
Sign up online at naitsa.ca/events

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THROWBACK THURSDAY

Nostalgia marketing schemes

By TY FERGUSON

Think of comfort food, but for marketing. Most marketing today focuses on the future - whether it be promoting a new device's never-before-seen speed, size or power. But nostalgia marketing typically mixes this future-forward marketing with memories of a simpler time or place.

A recent example of this can be seen with the upcoming throwback console PlayStation Classic. The PlayStation Classic is a miniaturized model of the first PlayStation Console, including 20 classic PlayStation One games that have been remastered with 3D graphics.

A study in the Journal of Consumer Research found the feeling of nostalgia makes consumers more likely to spend money. Which explains the frequent use of nostalgia and retro advertising for nearly anything.

It's understandable that companies would want to reuse a successful formula, but why do we, as consumers fall for the gimmick? In the age of innovation, why do we like things that are retro?

Put plainly, human beings often romanticize our past because we don't

know our future. This is because the past is something we already know about.

The past is something we can look back on, knowing with confidence what the outcomes were. We can hand-pick what we want to remember. Which comforts people - being able to control and know our future, even if that future is actually our past.

We can change our views of the past to our own liking, being able to shape it to however we would like for it to reassure us of our feelings. Revisiting the past usually takes us back to the joyous memories we value, and who doesn't want that feeling of warmth?

We also all have that outlook that the "grass is greener." This causes us to think back to simpler times, compared to the present. We always regard the past as something that was peaceful and fun - we remember times as simpler because technology wasn't as advanced or important.

Ultimately the feelings of joy and positivity towards our past are undeniably a successful way for marketing campaigns and brands to build a positive relationship with consumers.



Photo from PlayStation.Blog

PlayStation Classic size (top) vs. PlayStation One

N

NEST

TAPHOUSE GRILL

WEEKLY SPECIALS

FOOD

MONDAY

\$8.25 I Wish it Were Fry-Day Bowls
(Mexi, Veggie Supreme or Chicken Bacon Ranch Fries)

TUESDAY

\$8.25 8" Signature Pizza

WEDNESDAY

\$8.25 Nest of Wings
Add dipping sauce \$1.50

THURSDAY

\$7.25 Potato and Cheddar Perogie Poutine

FRIDAY

\$8.25 Daily Soup and 1/2 Wrap

DRINK

MONDAY

\$5.00 OFF Bottle Wine

TUESDAY

\$2.00 OFF Beer Cocktails

WEDNESDAY

\$5.00 Lamb's Rum Highballs

THURSDAY

\$6.00 Flavoured Absolut Vodka

FRIDAY

\$1.00 OFF Domestic Bottles

DAILY

\$5.00 BRO-tini
Ask your server for details

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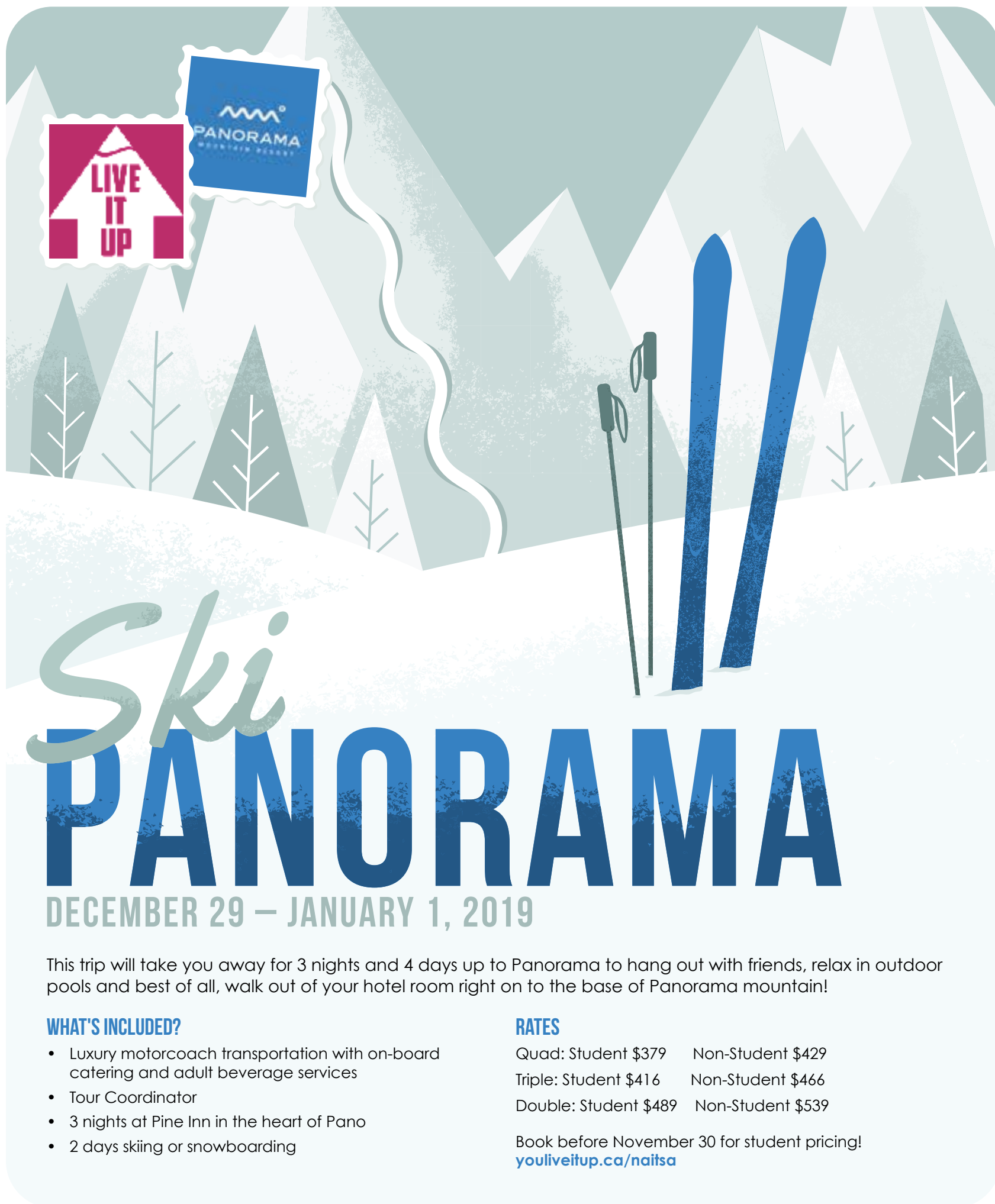
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All specials available while quantities last. All liquor served is 1oz. Must be of legal drinking age to purchase alcohol. Valid ID required, please drink responsibly. For more details about our menu, please visit us online. Specials are dine-in only.

REVIEW US ON GOOGLE ★★★★★

For current hours, please visit us online at nesttaphousegrill.com



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DECEMBER 29 – JANUARY 1, 2019

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WHAT'S INCLUDED?

- Luxury motorcoach transportation with on-board catering and adult beverage services
- Tour Coordinator
- 3 nights at Pine Inn in the heart of Pano
- 2 days skiing or snowboarding

RATES

Quad: Student \$379	Non-Student \$429
Triple: Student \$416	Non-Student \$466
Double: Student \$489	Non-Student \$539

Book before November 30 for student pricing!
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