

Bengals ready for **Steelers SPORTS • 6** 



Gloria serves sauerkraut

**LIFESTYLES • 11** 



**Showers** High 50 **Low 37** 

# Newspaper Serving Greene County

Issue 159, Volume 152

Breaking news at xeniagazette.com

Saturday, December 27, 2014 • \$1

# College debt weighs heavily on graduates

By Anna Dembowski For Greene County News

CEDARVILLE — The price of graduating college with student loans may mean post-college life includes leaky windows, a cockroach-infested

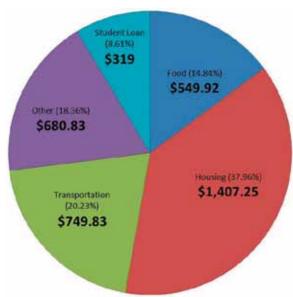
apartment, sleeping on the floor and the lack of a washer, dryer and dishwasher.

But Bekah (Cvetich) Schouten, a 2012 Cedarville University graduate, said a current college student does not consider these things, which she's had to endure post-college.

"It's not just like, 'I can't buy cute shoes that I want to buy.' (It's) like, 'Oh, I have to live with cockroaches. I have to live without a dishwasher." Schouten said. "Oh gosh, I think there's a special circle in Hell where everybody has to live without dishwashers.'

As she's discovered, there's some degree of sacrifice required for those stuck repaying student loans and even a greater sacrifice required when paying a spouse's debt, which was added when Schouten married.

See DEBT | 3



#### **AVERAGE DEBT**

The National Association of Colleges and Employers estimates the starting salary for a 2012 bachelor's graduate to be \$44,482. This is a monthly income of about \$3,706.83. A student with the national average of private-college debt (\$29,309 in 2012) pays \$319, or 8.61 percent of their income, to repay student loans each month. Other monthly expenses include food, housing and transportation, which are broken up into segments according to a September 2014 report from the Bureau of Labor Statistics. Source of data used in line graphs is The Institute for College Access & Success, College InSight, http://www.college-insight.org.

#### **OBITUARIES**

Doreen Ross, 85, Beavercreek Judy A. Hoskins, 72, Jamestown Debra L. Gragg, 56, Sabina Edith E. Randall, 92, Xenia

#### **NEWS**

Obituary: 2 Opinion: 4 Weather: 5 Sports: 6 Classifieds: 8 Comics: 9 Puzzles: 10 Television: 10-11





#### **JOIN THE CONVERSATION**

What's your take on today's news? Go to xeniagazette.com and visit us on facebook to share your thoughts



Clifton Mill turned on its annual holiday light display over Thanksgiving weekend. Crowds packed the Mill to see the display.

# Lights draw thousands

Greene County News Report

CLIFTON — The Legendary Lights of Clifton Mill are on now through Jan. 1.

For 27 years Clifton Mill has celebrated the holiday season with its light display. There is a 100-foot waterfall of twinkling lights. The flip of one switch turns all the lights on at once which includes a Miniature Village, a Santa Claus

Museum, a Toy Collection and a spectacular synchronized lights and music show that features the old Covered Bridge.

Every night until the night before Christmas Eve peek into Santa's Workshop to see a live Santa at work and then, every 15 minutes or so, watch him check his list and go up the chimney to load his sleigh. The old covered bridge is an addition to The Legendary

Lights of Clifton Mill. The bridge, its windows, roof, sides and bottom are covered in lights of various colors as are pseudo trees which flank the bridge. Every hour, on the hour, all lights at Clifton Mill go out leaving guests in total darkness. Clifton Mill has an outdoor miniature village on display during the

Christmas season. The miniature village has recreations of many of Clifton's historic buildings plus a 1950s diner, a light parade going down the main street and two trains that go around the village and across a covered bridge on the mill race stream. On the outskirts of the village there is a drive-in movie theatre and a country fair with moving bumper cars and Ferris wheel. The Santa Claus Museum houses the private collection of the

See LIGHTS | 3

## Dozen protesters arrested at mall

By Scott Halasz

shalasz@civitasmedia.com

XENIA — A dozen people were arrested at the Mall at Fairfield Commons on Wednesday during an organized protest of the John Crawford III Walmart shooting.

Crawford III was shot and killed by Beavercreek police after he allegedly grabbed a pellet gun and

carried it around the store in August. Protesters staged a "die-in" at the Walmart store Dec. 20 and on Wednesday held a similar protest inside the mall on the last shopping day before Christmas.

According to the report filed by several Beavercreek police officers, the 12 people were arrested for obstructing official

business, a second-degree misdemeanor, and trespassing, a fourth-degree misdemeanor.

Arrested were: Danielle Toph Marilyn West, 28, of Oakland, Calif.; Maiva Thornton-Hodge, 23, of Yellow Springs; Julius R. Eason, 27, of Yellow Springs; Marshawn M. McCarrel, 22, of Columbus; Virgil J. Vaduva, 42, of Jamestown; Amaha

Sellassie, 40, of Dayton; Vernellia Randall, 66, of Dayton; Tatiana Lashawn Davis, 22, of Dayton; Nancy Jane Epling, 22, of Yellow Springs; Charmaine Renee Griffith, 23, of Riverside; Branden Calhoun, 22, of Dayton and Prentiss Haney, 22,

of Dayton. "Units were dispatched

See ARRESTS | 5

## Xenia man publishes Christmas book

**By Emily Finlay** 

For Greene County News

XENIA — One of Xenia's local residents has written a book to help ease children and parent's through one of childhood's greatest transitions — learning the truth about Santa Claus.

When Christopher Kern, a father of six, was faced with the task of explaining the truth of Santa's existence — or

non-existence — to his young children, he was struck with issue's difficulty.

"I noticed there was no out for them," he said. "So, mainly, the idea was to give kids other options once they find out."

Combining his writing hobby and a fierce love of Christmas, he decided to write book to help with the transition.

"It's basically targeted

to kids who are on

the fence on the Santa issue," he said. "These kids can feel lied to and it eases them into the notion." Titled "What

If Santa Didn't Exist?" the book joins a boy named Michael as he learns about the legend and history of Santa Claus. As Michael grap-

ples with the loss of jolly

old St. Nick, his parents

help by presenting him with a new idea — he can be Santa for others.

"I wanted to spin the story in a way to give the opportunity for kids to do something for others, to get something out there as a tool for Santa and the season of giving," Kern said. "So it takes Santa and explains how he is a tool to spread gifts and, through the story,

See BOOK | 3



Greene Memorial Hospital

Always Ready.

in any emergency or when

you need immediate care.

Greene Memorial Hospital is located in Xenia at 1141 N. Monroe Drive



# **Donation to help Owen's Place**

By Elizabeth Studebaker For Greene County News

BEAVERCREEK — An unexpected Christmas gift was given to the Beavercreek Township Park District for Owen's Place, a park that was designed and developed to accommodate the needs of individuals with developmental disabilities.

In a surprising presentation in memory of her late husband Wilfred, Louise Jones presented a \$100,000 check to Owen's Place. The gift was administered through the Greene County Community Foundation, also known as Greene Giving, of which the park is a component.

'The deceased worldleader, Mother Teresa once said, 'It is Christmas every time you smile and offer a hand," said Ed Marrinan of Greene Giving. "Greene County never-the-less has 'Mother Louise.' The same ideas apply to Louise Jones and Wilfred. We want to recognize their belief in touching the lives of others. Another 'saint' among us is Gussie Jones, and she and many others continue to work on Owen's Place."

The project provides a universally accessible place for play and recreation in a safe environment to individuals of all ages and various ability levels at Victory Park, accessed through the entry to Rotary Park on Dayton Xenia Road.

Louise Jones has chosen to support the Tree House area with her donation.

Marrinan added the generosity of Louise Jones' deceased sisters and brothers-in-law, Jane and George McVey plus Jean and Mark King, and her late son, Frank Jones, additionally are reflected in the gift.

Jones, public relations manager for the Greene County Board of Developmental Disabilities, is a very important volunteer for Owen's Place. She is a close friend of Owen Gustafson and his mother, Trish, whose quest for such play and recreation eight years ago was its beginning. The fifth grade Mills Lawn Elementary School student has congenital muscular dystrophy. It started when his mother realized there was no available playground because his motorized wheelchair could not traverse uneven surfaces.

"Gussie has plenty of 'friends' besides Greene Giving," Marrinan said. "There were recent donations from the Beavercreek Lions Club, and the project always has been in partnership with the Beavercreek Township Park

District, Beavercreek Rotary Club, Greene County Board of Developmental Disabilities and Greenebucs. Louise Jones and her late husband plus many other people clearly continue to be very important to the success of the overall project."

Plans have been designed in phases so parts can be erected as money is raised. Fundraising – community events, product sales, walks — continue. Phase II with the Tree House area now moves closer to completion, and Phase III includes accessible baseball diamonds. Everything is dependent on available funding.

Most recently, one of Owen's concerns was "how soon will the weather be warm enough for me to go to the park and play?

Elizabeth Studebaker is a free-lance writer for Greene County News.

it's kind of just stressful,"

Schouten said of mar-

riage's magnification of



A check for \$100,000 is presented to Gussie Jones, volunteer leader for Owen's Place, by Louise Jones, in memory of her late husband, Wilfred. The money ensured the continued success and growth of the Beavercreek park. The park was designed and developed to accommodate the needs of individuals with developmental disabilities and others. Seen with them in from of the Christmas tree is Bob Darden, representing the Beavercreek Township Park District.

Civitas Media, LLC (USPS 694-540)

Telephone: 937-372-4444

Publishes Tuesday-Saturday except Christmas. Please call for more information on local pricing.

#### **CONTACT US**

ADVERTISING DIRECTOR: Barbara Vandeventer 937-372-4444 Ext. 2112

bvandeventer@civitasmedia.com ADVERTISING: Nancy LeBeau 937-372-4444 Ext. 2114 nlebeau@civitasmedia.com

> NEWSROOM 937-372-4444 editor@xeniagazette.com

**OBITUARIES** 937-372-4444 Ext. 2119 obituaries@xeniagazette.com

MANAGING EDITOR: Merrilee Embs 937-372-4444 Ext. 2120 membs@civitasmedia.com

CIRCULATION/BUSINESS MANAGER/CUSTOMER SERVICE: Linda Skinner 937-372-4444 Ext. 2119 Iskinner@civitasmedia.com

1836 W. Park Square, Xenia, OH, 45385 Periodical postage paid at Xenia, OH

POSTMASTER: Send address changes to Xenia Daily Gazette, 1836 W. Park Square, Xenia, OH, 45385.

#### **Debt**

From page 1

"There was a time when our meals were like rice and spaghetti sauce, and that's what we could afford and we, you know, just kept trucking along,' she said.

The student loan debt

Schouten was working to repay was multiplied one and a half times when she got married one year and one month after graduating from college.

We could not afford a very nice apartment for a very long time," she said. "We also didn't even have a bedframe. We slept right on a mattress on the floor. We were in a small

apartment that was — oh gosh, it was gross." Schouten's husband had

accumulated debt from the two years he spent at two different colleges before their marriage, and she had accumulated debt from her four years at Cedarville.

"You're not only paying for your own debt, but for somebody else's, so

the debt. Adam Carroll, founder cators, said the national

of National Financial Eduaverage for student loan debt facing college graduates is just under \$30,000, meaning that

See DEBT | 5

#### **Book**

From page 1

Michael figures out that he can be Santa."

The story is similar to his own parents' response, he said, to his realization, at the age of 10, that Santa couldn't realistically exist. The book provides a way for parents to give a positive spin to the situation.

"This can be traumatizing to kids and hard for parents as they try to explain that they weren't lying," he said. "The book gives parents an out. It helps them think about the next step — we can give to other people."

Kern self-published the book, available on his website and on Amazon, and said he was surprised by the response.

"It's been pretty well received," he said. "I've sold more than I thought I would and sales will probably get better as we get closer to the (Christmas) season."

Kern said he definitely plans on writing more books, including a unique version of a popular

Christmas classic.

"I've written a version of "Twas the Night Before Christmas" for divorced parents," Kern, who is divorced and remarried, said. "I'm just waiting for artwork to publish it."

Both books reflect his love for Christmas, a passion that he said has caused him to be known as "the Christmas guy."

"I always know how many days there are until Christmas, every

day, even when it's in the 300s," he said. "I'm kind of fanatical about it."

Five Christmas trees in his house and a Christmas playlist of 700 songs also attest to his obsession, which contributed to his decision to write "What If Santa Didn't Exist?"

"My family's always been happy and got along around Christmas and I like to make it special," he said. "It's something I've always loved."

Kern can be found online at twelvetwentyfivemedia.com and on Facebook and Google+.

Emily Finlay is a Cedarville University student and intern with the Greene County News.

#### **Short-Term Stays are Available**

# Life This Winter

No more boring days alone... no more shoveling snow... no more driving in the bad weather...

### Let us help with all of that!



## Stay active and thriving this winter at The Summit!

We take care of our resident's winter "headaches" for them.

We shovel the snow, cook all of the meals, drive them to appointments, and so much more!

There are always activities, so resident's never feel "cooped up" through the winter.



ASSISTED LIVING & MEMORY CARE

金

The Summit at Park Hills & Samara Memory Care 2270 Park Hills Drive, Fairborn, OH 45324

Call today to see how we can help! 937-754-9820

TheSummitAtParkHills.com



### Lights

From page 1

Satariano family which has taken nearly 40 years to amass. There are more than 3,000 examples of Santa Claus on display dating from as far back as 1850.

Clifton is about eight miles North East of Xenia, three miles East of Yellow Springs, three miles North of Cedarville in Greene County.

The Mill is open 5-9 p.m. each night until Jan. 1 weather permitting. Cost is \$10 per person, children age 6 and under get in free. Strollers are not allowed inside the building for safety. The Mill is wheelchair accessible. Parking is free. For more information visit www.cliftonmill.com.



#### **Debt**

From page 3

the average monthly payment is between \$250 and \$300, depending upon the interest rate and the payment plan chosen. But, he said he's seen monthly payments as high as \$1,200 for grads that have borrowed beyond reason or failed to plan ahead.

Schouten said her student loans amounted to about \$20,000 at the time of graduation. According to data from the Institute for College Access and Success' CollegeInsight division, Schouten's student loan debt is less than the estimated average debt of \$28,251 for a 2012 Cedarville graduate.

While, according to CollegeInsight, tuition costs across the board are steadily rising, Carroll said student loans can be misused. That is, students may borrow more than what's necessary.

"I think that some students use student loans as a way to lend a higher lifestyle," he said. "I think some of the best advice I could give is make sure that you're only borrowing what you absolutely need and that you're figuring out other ways of obtaining money, whether that's scholarships or grants, (or) work-study."

Plain and simple, fouryear college graduates must pinch pennies anyway they can, whether during college or afterward, married or unmarried, to repay student loans

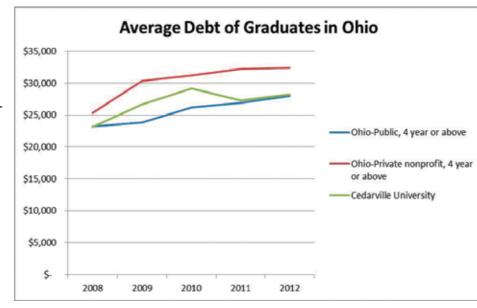
"At some point, you have to live as a broke college kid," said Adam Carroll, founder of National Financial Educators. "So you'll either do it when you're in college or you'll do it when you're a professional."

Nearly two-thirds of students from private, four-or-more-year schools in the nation graduated with student loan debt in 2013, according to the most recent data from CollegeInsight.

A greater number of Ohio students graduated with student loan debt than what was expected from the national average. Seventy-four percent of 2013 private college graduates in Ohio walked across the stage with some amount of student loan debt.

While public college grads are less likely to have to deal with student loan debt, 60 percent of public college grads across the nation still graduated with debt in 2013. This is less than Ohio's 65 percent of 2013 public college grads that graduated with student loan debt.

Carroll said one of every four of last year's college graduates in the nation is unemployed or underemployed one year later. Waiting for that perfect job is often not



#### A 2012 PRIVATE COLLEGE GRAD'S BUDGET

Source of data used in chart is Bureau of Labor Statistics, studentloans.gov, StaffordLoan.gov and National Association of Colleges and Employers.

the best strategy to make a college degree worth-while.

"Go after the job that you want, but if that's not coming to you, definitely get a job and get some experience and start paying those loans down," Carroll said, "because the longer you go, obviously, without paying, the higher the interest begins to accrue."

Schouten said she took a short-term job she didn't really like at Applebee's Restaurant shortly after graduation just so that she could begin repaying her loans.

"You have debt right from the start, and you have to pay for it, so you just got to take what (job) you can get," said Schouten, a journalism graduate who has worked as a proofreader for a real-estate company and a production editor at a publishing company since her stint at Applebee's.

And the greater the debt, the greater the hold that's put on life's events.

"That (debt) has
really held back our young
people from being able to
begin their lives and start
making those important
investments early in life
— things like: starting a
family, getting married,
buying a house," said Colin
Seeberger, press secretary
for Young Invincibles.

Young Invincibles is a national organization focused on representing the interests of 18-34 year olds and educating this generation on important issues, such as education and healthcare.

"Those really important investments early on in life are really getting put on hold because of student loan debt," Seeberger said.

Schouten is still paying her own debt, which has accrued to about \$27,000 because of interest, and the debt of her husband, who is still finishing his degree. She said student loan debt lurks behind the great promises and dreams of conquering the world upon graduation.

"You get all excited about all the great things that are going to happen as soon as you graduate, and you kind of have to build from the bottom up with all that debt on your shoulders," Schouten said. And Carroll said for most students, there's no escaping this burden. He explained there's no consumer protection in which the unmanageable amount borrowed via student loans, if not paid, can be forgotten.

"There's no protection for that person once they get out of college, so the debt is theirs no matter what," Carroll said. "There's no bankrupting it; there's no foreclosing it; it will follow them forever."

Schouten said the only way to handle this debt responsibly is to set a budget and stick to it. A graduate cannot afford to put off repaying student loans, because the interest rate increases the debt rapidly.

"Set up a good budget and make sure that that (student loan payment) is central and it cannot move," Schouten said. "Like you can move other stuff around and spend less on food or whatever, but you have to pay those debts, so whatever income you have, you have to work around that."

Still, with a budget — or perhaps magnified by it — student loan repayments affect a graduate's daily life.

"It affects the way you live day-to-day, what you're going to eat," Schouten said. "It's going to take a toll on you, and I mean, you'll get through it, but it's not going to be easy."

#### Arrests

From page 1

to the Fairfield Commons Mall ... on a report of a protest that was becoming disruptive," wrote Officer Matthew Hickey.

Announcements were made by mall manage-

ment asking the protesters to leave, while mall security guards walked through the group of protesters telling them they were in violation of the mall's code of conduct

"The group of protesters ignored the announcements and became even more disruptive," Hickey wrote.

and needed to leave.

"At that time, the order was given for us to clear out the protesters. All of the officers involved were telling everyone that they needed to leave the property."

Sellassie was arrested after she allegedly used a bullhorn to encourage the protesters to stay and get louder, according to Hickey's narrative on the police report.

Other arrests followed, including that of Vaduva, who "said that he was with the press and that he did not have to leave. He continued yelling at us that he was there to make sure that we did not kill anymore innocent people," Hickey wrote. "I asked him who he was with and he

Today's Weather Local 5-Day Forecast

told me to (expletive) off and that he did not have to tell me anything."

The report indicated that Vaduva did exit the mall and was arrested after allegedly kicking police cones and allegedly attempting to enter the command post area.

According to court records, Griffith, Eason,

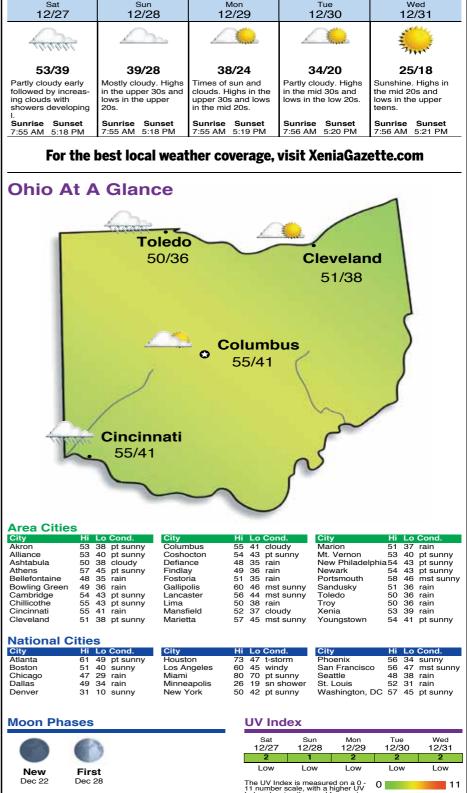
Eplin and Calhoun are scheduled to appear in Fairborn Municipal Court Tuesday, Dec. 30 at 8 a.m.

Beavercreek police public information officer Eric Grile said that the department would have no further comment on the protest.

Scott Halasz can be reached at 937-502-4507.



To access DRECTV HD programming, HD equipment required. Number of HD channels based on package selection. Local channels eligibility based on service address. Not all networks available in all markets. Programming pricing, terms and conditions select to change at any time. Pricing residential. Taxes not included. Receipt of DRECTV programming subject to DRECTV Customer Agreement; copy provided at directy.com/legal and in order conformation. SRI, the NRT Selectif design and the NRT. Salved Tixet Times and otto pack any any and the NRT. And any and the NRT salved features and the NRT. And it is affiliated. © 2014 DRECTV. DIRECTV and the Cyclime Design logs, SELECT, CHOICE and GREIN are trademarks of DIRECTV, LLC. All other trademarks and service marks are the property of their respective owners.





2010 American Profile Hometown Content Service