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XENIA DAILY GAZETTE

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Breaking news at xeniagazette.com

Saturday, December 27, 2014 • \$1

College debt weighs heavily on graduates

By Anna Dembowski
For Greene County News

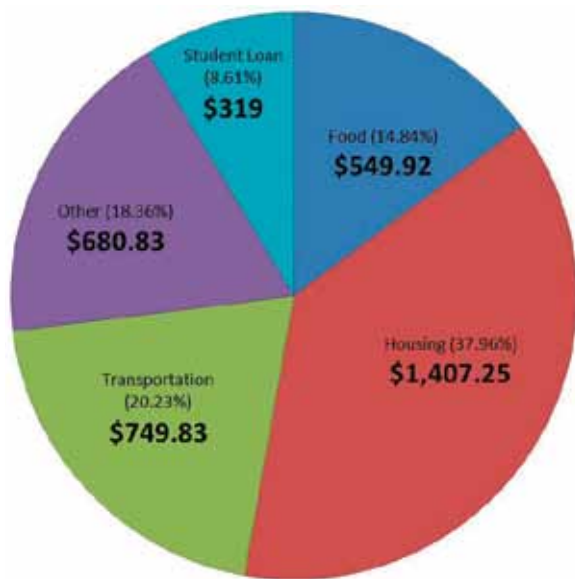
CEDARVILLE — The price of graduating college with student loans may mean post-college life includes leaky windows, a cockroach-infested apartment, sleeping on the floor and the lack of a washer, dryer and dishwasher.

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.

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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

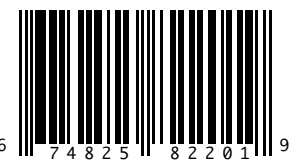
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Barb Slone | Greene County News

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 build-

ings 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; Brandon 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



Kern

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 grapples 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

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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 world-leader, Mother Teresa once said, 'It is Christmas every time you smile and offer a hand,'" said Ed Marrinan of Greene Giving. "Greene County nev-

er-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.



Submitted photo
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 front of the Christmas tree is Bob Darden, representing the Beavercreek Township Park District.

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

it's kind of just stressful," Schouten said of marriage's magnification of the debt.

Adam Carroll, founder of National Financial Educators, said the national average 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 twelvetwenty-five.com and on Facebook and Google+.

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

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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@civitasmedia.com

OBITUARIES:

937-372-4444 Ext. 2119
obituaries@civitasmedia.com

MANAGING EDITOR:

Merrilee Embs
937-372-4444 Ext. 2120
members@civitasmedia.com

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

