



THE LEDGER

“Veritas et integritas.”

www.bhsonline.org/ledger

The Student Newspaper of Beverly High School

December 2008

100 Sohier Road, Beverly, MA 01915

News in Brief

SENIORS CATCH SALEM STATE PRODUCTION OF *THE TEMPEST*

On December 3, over fifty students got the opportunity to view Salem State's production of Shakespeare's play, *The Tempest*. Both Mrs. Richardson and Mr. Riordan took their senior English classes to experience this play. Although most of the students had not read the play, they were impressed by the quality of the production.

SENIOR CLOTHING

Senior class clothing will go on sale starting Monday of next week. See class officers Bobby McPherson, Liv Jones, Kellie Shea, Matt Kennedy or Ms. Scanlon for details.

FALL PLAY

Congratulations to the cast of "The Skinky Cheese Man and Other Fairly Stupid Tales". This year's performances had a great turn out.

SPRING MUSICAL AUDITIONS

Auditions for the spring musical "Copacabana" will be held Thursday December 11 in the BHS auditorium. Call backs will be held on Monday December 15. For more information please see Ms. Pilenen.

NHS BLOOD DRIVE

The National Honors Society held a successful blood drive through the help of the American Red Cross. Over 40 students donated blood.



One of many students giving blood last Friday.

Making Cents of personal finance

Allie Murray '10
Staff Writer

Are you a smart spender? The best way to ensure a safe financial future is to start developing good habits in your daily life. Consider the following methods to keep yourself savings savvy:

Coffee Drinkers! Wake up a few minutes early and brew your own java. Save on this daily fix and enjoy the aroma in your home or office.

Movie Buffs! If you rent frequently, consider an online service. Netflix.com offers plans at only \$8.99 per month for multiple rentals and no late fees!

Hit the Road! For commuters, carpooling is a finance-friendly alternative. Save big money on gas and enjoy the company during your ride.

The **DON'T** List
No-nos, Bad Habits, and Common Mistakes

Impulse Buying! Remember needs vs. wants. Products are intended to catch your eye even when you're not looking for them. Solve this common problem by making a list of only necessities and sticking to it. Think before you buy!

Fees and Penalties! There is no cost more easily avoidable and yet as frequently paid as fees. Even seemingly insignificant penalties add up. Keep a calendar of deadlines or make a note of when that DVD rental is due back. It makes a difference!

Careful Who You Lend To! It's never too much trouble to lend your buddy a couple extra bucks, but consider how far it goes. Make sure that you're lending to a reliable and trustworthy person. Be aware of repeat borrowers!

Hard Working Teen

Tanya Tarnowski works three jobs to meet the demands of today's lifestyle.



Courtesy of Tanya Tarnowski

Senior Tanya Tarnowski (second from left) after an event at her Party Excitement DJ-ing job. Tanya works for Party Excitement Saturday nights, along with American Eagle during the week and Captain Dusty's seasonally.

Taylor Rapalyea '10
Staff Writer

Tanya Tarnowski is the epitome of a hard-working teen. She takes challenging classes and manages to get good grades. She still has time for extracurricular activities, such as working on the yearbook and the Ledger, as well as time with her friends. Until Captain Dusty's closed for the season, she was also working 35 hours a week at three jobs.

Why does she work three jobs? Tarnowski pays for her cell phone, her car insurance, and her gas. She also likes to have some money left over to save and some to spend. How does she manage it?

When asked if her incomes were enough to cover all of her costs, Tanya explained how she divides her paychecks. Fifty percent goes to her college fund and fifty percent goes to debit card, which she uses to pay her bills. When she was working in the ice cream store, she used cash tips for spending on things like extra gas.

"I've made sacrifices in order to work as much as I do." Tanya gave up winter track to be able to work the hours she does, but her drive prevents her from cutting back on the schoolwork she

does. "I don't ever skip school just because I'm tired," says Tanya. "Some nights I'll work until midnight, maybe two days a week." She mentioned having a ten o'clock bedtime preference, but she's the kind of person who cannot sleep unless all of her homework is done, an enviable trait. School to Career helps, too, having GH block off and some time during class to complete work.

Tarnowski doesn't have to put many restraints on her spending, since she understands the value of the dollar, having worked since she was sixteen.

"Because of the whole problem of making X amount and paying X amount, I understand money management," said Tarnowski. "I wish they had taught a class on it at BHS, because I know some people who really need it."

When Tanya does spend money on what's not necessary, she has her American Eagle discount to cut back on the cost. She even made a pact with her friend not to spend money on anything that's not needed. Their goal was to reach \$3,000 in savings, and they've reached that goal. They've decided to break their pact, but only for gift shopping.

The Things I do for Money...

How some other BHS students earn their spending money

Hannah Monaco '10

I work at Sylvan learning center as an 'Instructional assistant. I have worked there for almost two years and i love it there. The kids are fabulous to get to know and talk to during the hours break! most of my pay check goes towards buying clothes and movies. I work anywhere from four to twelve hours a week.

Brett Davekos '10

Eh, my job is fine. I work concessions at the North Shore Music Theater. It involves some heavy lifting. I've only been working there for two or three months now and I'm already friends with most of my co-workers. The up side to the job is that I Get free tickets and my break is pretty much all of act 1 of what ever musical is playing.

Chris Cacciatore '10

My job is pretty simple. I take people's order at the register and go and retrieve waiting customer's order once they are ready. Then throughout my shift, I go around the dining room and clean off the tables and sweep up the floors.

Everything is pretty simple, which is expected for a wage of only \$8 an hour. My hours throughout the week are always different and never really set in stone; however, during the winter I play hockey for the school, which takes up almost all of my time.

Adam Cortese '09

My job is okay. I work at Chick-fil-a as the cow for events, and then I work a few shifts a week. Dressing up as the cow is fun because you can mess around and be ridiculous. Working in the back is okay, too, because we joke around a lot, and it's a lot of fun.

Tiffany McCallum '10

I work in the kitchen at Beverly Hospital. I work almost every day from 4-8 pm. I do a variety of things there, whether it's making salads or delivering trays. The pay there is great, and my money usually goes to clothes, or I just put it in my savings account. A lot of the people I work with are also students here at Beverly High School, so work can be pretty fun sometimes. My job can be really hard at times, but in the end it's extremely worth it.

Nicole Watson '10

My job isn't that bad at all, I work at American Eagle at the North Shore Mall. Since its during holiday season, it's extremely busy and I work almost every day a week 35 hours a week, so I pretty much work a lot. The pay is minimum wage which isn't much. But you get to see kids from school and there's really good discounts so i guess it's really not hat bad at all.

Child Labor Laws in MA Do you know your rights?

Chris Cacciatore '10
Staff Writer

As students get older, many high schoolers are starting to find jobs, and many work on a regular basis. Due to the current economic crisis, parents have been encouraging students to make their own money and take more responsibility for themselves.

Under the law, high school students under 18 are considered to be minors, and there are certain laws in place to protect their health, well-being, and rights. The problem is most minors don't know these regulations, so they are susceptible to losing some of these protections.

Below is a list of laws and regulations in place to ensure the rights of teenagers in Massachusetts.

Minimum Wage Laws

- As of January 1, 2008, the minimum wage in Massachusetts is set at \$8.00 per hour.
- Wait staff, service employees, and service bartenders may be paid the service rate of \$2.63 per hour if they regularly receive tips of more than \$20 a month and if their average hourly tips, when added to the service rate, are equal to or exceed the basic minimum wage.

Laws for Locking Up

- After 8:00 p.m., all minors must have the direct and immediate supervision of an adult supervisor who is located in the workplace and is reasonably accessible to the minor.

Late Night Working

- 14- and 15-year-olds can work between 7:00 a.m. and 7:00 p.m. during the school year and only between 7:00 a.m. and 9:00 p.m. during the summer. During the school year, they can legally work no more than 18 hours per week. When school isn't in session, minors can work no more than 40 hours a week.
- 16- and 17-year-olds can work between 6:00 a.m. and 10:00 p.m. on school nights and only between 6:00 a.m. and 11:30 p.m. on non-school nights. They can work no more than 48 hours a week (no more than 9 hours a day, and no more than 6 days a week).

All of this information can be found at www.labor-lawdown.com, as well as other Massachusetts law websites.

Cheap gift ideas for the Holidays

Laura Handly '12
Staff Writer

In today's economy, this holiday season's budget is tighter than ever. Instead of going broke this year, get your friends and family members inexpensive, but greatly appreciated, gifts.

Cheap Gifts for Teens

- Make them a mix CD of their favorite music. This is free except for the cost of the blank CD
- Decorate your friend's locker inside and out and fill the locker with their favorite candy. This costs less than \$15.
- Instead of buying all of your friends big gifts this year, do a Secret Santa with all of your friends so that you only have to buy one friend a gift. The price depends on what kind of gift you get.
- Bake them cookies! This is inexpensive and a lot tastier than most traditional presents.
- Clean their rooms for them. It is something that they always want done, but never feel like doing themselves.

Cheap Gifts for Adults

- Clean their car inside and out. It's time consuming but absolutely free.
- Your parents or guardians provide you meals on a regular basis. Turn the tables on them and make them a breakfast in bed or other home-cooked meal.
- Knit them a scarf. You can easily get simple, clear instructions off the Internet and all you have to buy is yarn and needles.
- You could get them a yearlong subscription to their favorite magazine for about \$15.
- Take a picture of the two of you together and frame it or another piece of artwork you have made. The only cost is for the frame and printing the picture.

Remember, any gift that you give is going to be appreciated because it's the thought that counts – you don't have to break the bank to make the people in your life happy.

The Ledger

Jean McCafferty
Faculty Advisor

Margot Gahan '09
Editor in Chief

Cassandra Wasserman '09
Copy Editor

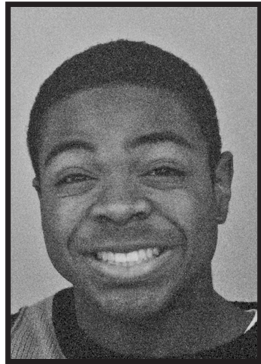
Adam Cortese '09
Page Editor

Staff Writers:
Chris Cacciatore '10
Laura Handly '12
Allie Murray '10
Taylor Rapalyea '10

bhsledger@yahoo.com
bhsonline.org

Survey of people around BHS

If you had an extra \$50, how would you spend it?



Jason Bance '09

"I would go to a buffet."



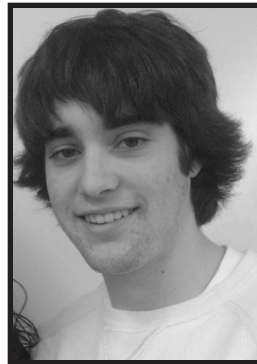
Colby Irving '12

"With the \$50 extra, I would buy some new baseball hats."



Mrs. Morris

"I would buy presents for under-privileged children for Christmas."



Tyler Albano '10

"I'd probably save the money."



Tiffany Grasso '10

"I'd probably buy holiday gifts for friends and family."