Lake Forest College Homecoming Week has come and gone yet again, and now that the weekend has passed, students are left to the help of friends and Facebook in order to piece together their Homecoming adventures.

Even though the main activities, like the big game and tailgating, are on Saturday -- Monday through Friday did not disappoint. The Pep Rally, Bonfire, Volleyball Game, Forester Symposium, and Gym Class Heroes got everyone in the Forester spirit!

Homecoming week started off Monday night with a bang at the Pep Rally. Nine organizations on campus performed in the cheer off, and Men’s Basketball was victorious for the second year in a row. The Poms Squad, Dance Team, Cheerleaders, and Boomer also provided entertainment.

Shannon Madl ’10 said, “The energy was great! The gym was hopping and it was nice to see everyone so excited!” During the Pep Rally, the Homecoming Court was also announced and prizes were given out to those with the most spirit.

“TThere was never a dull moment,” Madl was pleased to report.

However Student Alumni Association President Emily Zender felt the rally could go a bit better in the future. “Having the Pep Rally on a Monday night was very upsetting to many students because they had night class and couldn’t attend, so attendance was a little low,” She also added, “A lot of the events were slowed down because we were waiting for people to get out of night class and then run over to the gym, plus I know some people skipped night class and that is not something students should have to do.”

The day after the pep rally, the Forester themed dinner in the cafeteria and the windy weather gave way to the Bonfire and Volleyball game. According to Katie Cato ’12, “The bonfire was fun and smokin’. There was free food and music and lots of people.”

See Homecoming on page three
### CAMPUS WATCH

**Date & Time Reported** | 10/10/2009 5:06:37 PM  
**Location** | SOUTH CAMPUS PARKING  
**Offense** | TRESPASSING - CRIMINAL - ARREST  
**Incident** | ARREST FOR TRESPASSING  
**Disposition** | CLEARED W/ARREST

**Date & Time Reported** | 10/10/2009 2:54:25 PM  
**Location** | SOUTH QUAD  
**Offense** | DISORDERLY CONDUCT  
**Incident** | CHAIR THROWN OFF BALCONY  
**Disposition** | CLEARED W/NO FURTHER ACTION

**Date & Time Reported** | 10/11/2009 2:11:25 AM  
**Location** | GREGORY HALL  
**Offense** | TRESPASSING - CRIMINAL - ARREST  
**Incident** | ARREST FOR TRESPASSING  
**Disposition** | CLEARED W/ARREST

**Date & Time Reported** | 10/11/2009 12:51:13 AM  
**Location** | S CAMPUS DRIVE  
**Offense** | DAMAGE TO PROPERTY - CRIMINAL/VANDALISM  
**Incident** | DAMAGE TO CEILING REPORTED  
**Disposition** | CLOSED PENDING ADDITIONAL INFORMATION

**Date & Time Reported** | 10/11/2009 12:14:23 AM  
**Location** | SOUTH CAMPUS  
**Offense** | CONDUCT / RULE VIOLATION  
**Incident** | IMPROPER HOSTING  
**Disposition** | CLEARED W/NO FURTHER ACTION

**Date & Time Reported** | 10/11/2009 12:35:30 AM  
**Location** | S CAMPUS DRIVE  
**Offense** | DAMAGE TO PROPERTY - CRIMINAL/VANDALISM  
**Incident** | GLASS DOOR DISCOVERED BROKEN  
**Disposition** | CLEARED W/NOTIFICATION

**Date & Time Reported** | 10/12/2009 7:35:43 AM  
**Location** | BUCHANAN HALL  
**Offense** | BURGLARY  
**Incident** | FORCIBLE ENTRY BREAK IN  
**Disposition** | CLEARED W/ARREST

**Date & Time Reported** | 10/12/2009 11:47:20 AM  
**Location** | S CAMPUS DRIVE  
**Offense** | DAMAGE TO PROPERTY - OTHER  
**Incident** | DAMAGE TO MOTORCYCLE REPORTED  
**Disposition** | CLEARED W/NO FURTHER ACTION

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**Gym Class Heroes rock it out**

Lead Singer Travis McCoy gets the crowd going  
Photo courtesy of Elisa Turner

**NOEL HARMON, MARGARET COHN, TARA BUSSE**

Thanks to e-Team, the student organization that brings social and educational programs to campus, internationally known band GymClass Heroes opened up Lake Forest College’s 2009 Homecoming Weekend. Friday, October 9th, students could see a white tent being set up on the lawn behind Young Hall. Later that evening, that tent was bursting with music and energy, helping students get pumped up for the upcoming Homecoming festivities.

The band did a great job balancing songs off their first album, As Cruel as School Children and their second, The Quilt. Among the songs they performed were: Peace Sign, Home, The Queen and I, Blinded by the Sun, Cupid’s Chokehold, Viva la White Girl, The Rain, Clothes Off!, and Guilty as Charged.

There was a great deal of interaction between the band and the crowd. Lead singer, Travis McCoy had students come up on stage and sing and dance with he and the band. McCoy even serenaded freshman Barbie Chapman during the performance. Drummer Matt McGinley threw multiple drumsticks out into the crowd and McCoy threw his red scarf into the crowd and was caught by Matt Cunliffe. The band hung out in Lake Forest on Friday doing a variety of things such as hanging out with TJ Sargent and the rest of e-Team to playing tennis.

All students seemed to enjoy the show; it even turned some students who did not listen to the band into fans. The concert was said to be the perfect way to get students excited for the parade, tailgating, and Homecoming football game coming up that weekend.

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**Homecoming**

and cotton candy, as well as a DJ. Meanwhile, in the Sports Center, Athletic Council was sponsoring a volleyball game. Mandi Mulliner ’11, Athletic Council member and volleyball superstar, was a line judge for the games. “Everyone was having fun! No one got upset about losing and sportsmanship was high.”

The capstone of Homecoming was, as always, Saturday. Sarah Guest ’11 says that this is her favorite part of Homecoming, “School spirit is up this week, but it comes out in full force on Saturday.” After watching the parade, people rushed to the South Campus parking lot and those who were eligible enjoyed all the benefits of the wristbands that were handed out by Public Safety.

At about 1:30 p.m., people headed over to the big game against Lawrence, where Bears players Brian Urlacher was spotted in a black hoodie and white baseball cap on the sidelines. Guest, who is an avid fan of “Da Bears”, was excited about the sighting, saying, “I knew his younger brother went excited about the sighting, saying, “I knew his younger brother went

The game everyone headed back to tailgating and headed over to the big game against Lawrence, where Bears players Brian Urlacher was spotted in a black hoodie and white baseball cap on the sidelines. Guest, who is an avid fan of “Da Bears”, was excited about the sighting, saying, “I knew his younger brother went excited about the sighting, saying, “I knew his younger brother went excited about the sighting, saying, “I knew his younger brother went excited about the sighting, saying, “I knew his younger brother went excited about the sighting, saying, “I knew his younger brother went

Overall, Homecoming ’09 received fairly positive reviews. Pat Doggett, Program Director for the Student Center, was pleased, “From window painting and the bonfire, on through to the parade, students once again showed energy and spirit for Lake Forest College.” He added, “Attendance at all events was very good even though weather was a challenge all week, with the rained out bonfire, rain and cold on Friday for the concert, and a chilly morning for the parade,” said Doggett. Zender also commented, “Having the theme ‘We Are Lake Forest’ really showed how dedicated this school is to increasing school spirit and really got the message across.”
This year, record cold temperatures of early October did not stop students, families, alumni, or staff members from attending the Homecoming tailgating on Saturday, October 10th. With temperatures in the 40’s all day, tailgaters were bundled up, cooking on portable barbecues, and huddling under blankets in the bleachers at the football game. The energy within tailgating area was always high, with students singing, dancing and making new friends over red plastic cups and their hopes for a win from the football team.

The gated tailgating area, commonly referred to as “The Cage”, consisted of the Sports Center parking lot. The area was smaller than in previous years due to the ongoing construction on the Sports Center. Despite the size decrease, plenty of student organizations, sports teams, and alumni were able to reserve spots. According to Richard Cohen, Director of Public Safety, there was the same number of spots occupied by organizations or groups as in the previous years. Each group was given three parking spots to park their car and set up anything they wanted, such as tables, couches or tents. There were 17 student organizations, and 26 spots reserved for parents and alumni.

Teams and organizations got creative with their tailgating set up. One group was seen to have a roasted pig, much like one would see roasting over a fire. Another organization found a way to run electricity to power a full sized refrigerator in the parking lot. There was even a group of students hula-hooping. Parents and alumni had tables complete with food of all sorts, and the students had cars complete with alcoholic beverages of all sorts.

Public Safety Officers were standing at the entrance of the tailgating area giving wristbands to persons over the age of 21 and were walking around monitoring and keeping an eye out for underage drinking or any violation of rules. Their goal was as it always is; to keep students safe and happy. They did their best to prevent any underage drinking, and when they encountered it, they spoke to each student, reported it, told them not to be caught again, and carried on. If the student was hostile or uncooperative, or they were caught again, then the officer would escort the student out of the area.

While officers were escorting underage drinkers outside of the tailgating area, an underage student who wished to remain anonymous found it quite easy to return within the tailgating area.

“I was caught by an officer who took my drink and escorted me out of the fences…then I waited five minutes and walked back in,” reported the proud student.

Of this past weeks 17 liquor law violations, all 17 of them occurred during Homecoming weekend. No major problems occurred though; there were only what Cohen referred to as “predictable problems.” When it was time for the football game versus Lawrence University to start, some tailgaters began heading over to Farwell Field, but others chose to stay and continue tailgating. Fans continually trickled between tailgating and the game, often because sitting in the bleachers required a high tolerance of the cold.

Overall, Saturday was a positive and joyous day. All over campus one can hear praise for this past weekend. With the first win of the season from the football team, the tailgating festivities of the day continued in high spirits late into the night.
More entertaining than your average phys. ed. class

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The Homecoming festivities were kicked off Friday night with the Gym Class Heroes concert sponsored by e.team. Scheduled to start at 7:30PM, the stage was empty until 8:15 due to a no-show hip-hop DJ. However, promptly at 8:15, GCH took the stage to applause and cheers.

Known for their main hits “Cupid’s Chokehold” and “Clothes Off!” Gym Class Heroes came to Lake Forest College on a bit of unexpected good luck. According to e.team Vice-President Lorena Kennedy, the agency that was used to book T-Pain for the Spring Concert last April approached e.team in August and mentioned that GCH had a cancellation in their tour. Because the band needed the spot filled, the booking price was substantially cheaper, and therefore, for the price of $17,000, LFC students were able to hear several popular party hits.

Despite bad weather earlier in the day, the rain stopped just in time for the outdoor performance. Because the concert was held on a stage behind Young Hall, e.team expressed relief at not having to utilize tickets, as they did with the T-Pain concert last spring. Instead, e.team only had to worry about security issues, and many of the club’s members could be seen patrolling the crowd in bright white “Staff” shirts. Kennedy expressed high hopes for the event, saying “I hope that it goes well and that lots of people come!”

Although many attended GCH’s show, there were mixed feelings about the performance. Some, such as sophomore Amy Lilletterup, failed to be amused by the the concert. “I felt like I was in Middle School,” she said unenthusiastically. Others, including senior Tracy Schwartz, enjoyed the concert, but only to an extent. “It was amazing! I loved when he asked the audience to put their peace signs up! But I only really cared about hearing Cupid’s Chokehold. I left after they played it.”

And then, just as with every concert, there were the true fans – singing along to all the words that the majority of the crowd didn’t know and shouting out the names of the lesser known band members. One of these true fans, sophomore Caitlin Rogers, was at the front of the crowd, staring up at her longtime crush, Travis McCoy. “They were really good at getting the front energized. But Travis was my favorite. I want to be his Katie Perry,” she said.

Overall, the concert, even with a few bad reviews, turned out to be a successful event, entertaining those in attendance. While it was perhaps a one-hit-wonder concert for many attendees, the performance was enjoyed by most. It ushered in the festivities to come, gave a break from the work of the week, and left the crowd swaying and smiling to the tune of celebration.

Surfin’ Middle U.S.A; student surfs Lake Michigan

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Most people think of surfing as something that only happens in warm, salty, water underneath tall palm trees swaying gently in a tropical breeze. But with recent innovations in wetsuit design, surfing can now be accessed in locations, and in water temperatures, that are lot less tropical. As a result, surfing has become available to a much larger audience. With frigid water and air temperatures no longer the deterrent they once were, it has even begun to take off in locations, and in water temperatures, that are lot less tropical. As a result, surfing has become available to a much larger audience.

Innovations in wetsuit design, surfing can now be accessed in locations, and in water temperatures, that are lot less tropical. As a result, surfing has become available to a much larger audience.

Learning how to recognize the perfect weather takes patience, and with an ever-watchful eye on weather web-sites, I’ve become somewhat of an ameateur meteorologist myself. The signs are pretty obvious; just by sticking your head out of your window you’ll be able to feel the strong wind, cold air and see the cloudy skies that accompany the arrival of waves. I’ve even noticed that on these days, you can often smell the lake in the air. That being said, there’s nothing I love more than going to sleep, knowing that when my alarm clock goes off bright and early, I’ll be waking up to beautifully curling waves breaking on the fresh waters of Lake Michigan.

The waves may not be as nice as on an ocean, but until I move to California, I’ll brave the cold and take what I can get.
Do you know the Veggie Man?

A constant flow of people, movement and food, one area of the cafeteria always sticks out: the shining, meticulously kept-up salad bar. Lake Forest College’s salad bar provides a healthy necessity in a way that is always fresh and ready for enjoyment, and this shouldn’t be a surprise to students that know the man behind it: Greg Grashen.

Greg mans the area everyday with his signature friendly smile. Each day, he carefully sets-up the greens and, as he says, “livens up the bar.” Some may recognize Greg as new to the salad bar; he said he “was known for [his] mastery of the wrap line until [he] hurt his knee and was put on light duty.”

Greg’s change in position is also somewhat representative of some recent changes in life, as well. Greg mentioned that he has just lately developed a heart condition that prompted him to change his diet, and with a few adjustments, including more salads, he says he has lost twenty pounds since the start of school.

And surely, a man so good with salads has to have a favorite. Greg describes his as “romaine lettuce, cucumber, tomato, red onions and cheddar cheese, topped with Thousand Island dressing.” He also said that it “could include the occasional fish or chicken, too.”

Greg was also sure to mention that he welcomes every member of the community and visitors at all times, and is happy to serve all who come through the LFC café. Greg’s friendliness is in turn reciprocated by the students, whom he calls “genuinely nice” and describes as “not negative in any way.”

When questioned as to just why he loves LFC so much, Greg said he “loves getting to know the cultures from students all over the world.” Greg say that he is impressed by the way students at the school “focus on their goals and don’t let anything deter them.”

So when you’re scanning the cafeteria for something to eat, remember, when all else fails, there’s soup and a salad. And if you keep that in mind, Greg assures that “you’ll always come out on top!”

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Do you know the Veggie Man?

Band to enliven campus
Brings fresh, new sounds

We the Living is set to perform at Lake Forest College on Friday, October 16th, and front-man John Paul “JP” Roney says the band, who has previously played four impromptu shows on the campus, is excited to be playing their “first organized show” on what he describes as “the most gorgeous campus ever.”

We the Living, who has been featured on MTV, VH1, and E!, was also recently asked to be the sole headliner for Teen Vogue’s “Fashion U.” The band brings with them a unique sound that Roney says has been influenced by “Radiohead, David Gray, and Joni Mitchell.”

The band is trying out something new with their tour this year, describing some shows on their MySpace as a “secret until the day of.” Roney said We the Living hopes to bring together fans by holding one big show, instead of multiple smaller shows in a city and surrounding areas. Roney says that even though this may require some travel, We the Living “knows it will be a good time,” and that “it will be worth an hour drive.” Roney says that thus far this tactic has “worked really well,” and the shows are “like a big party for friends.”

Aside from their unique touring strategy, Roney says that what sets the band apart is their goal, which he defined as “[being] the biggest band in the world.” Roney continued, “We can’t guarantee we’ll be the best, but we can guarantee that we’re willing to work harder and longer...we love music that means something.” Another interesting facet of We the Living, is their blog. Roney says that the band knows people get bogged down at work and school and that the blog is something “to share in case you need a break.”

Roney finished, “We spend all of our days trying to put together a musical experience. It will be amazing in the Student Center, so just come take an hour…and you’ll say ‘I can’t believe I almost missed it.’”

Interested readers should check out the concert this Friday or go to www.wetheliving.com for more information.

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We the Living performs in concert.

Photo Credit: Zakea Boeger

Greg Grashen mans the salad bar.

Stop sign with band members.
Campus Affairs Committee: representing student life at Lake Forest College

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When I first arrived on campus as a Freshman last year, I must say I hated college. Being away from home for the first time was much more of a shock than I expected. College wasn’t the miracle that I thought it would be; people and all the problems they bring were still here. I focused on the nitpicky, small things on campus that I didn’t like and bugged me.

These feelings of discord and homesickness quickly changed as I started getting involved on campus. I joined many clubs, and ended up getting elected to Student Government. As time went on, I realized more and more the power that I had to change the things that bugged me. Student government certainly provided me with the means to make those changes.

As I began this year, I was yet again elected to Student Government. I was also elected to chair the Campus Affairs committee (CAC) of student government. As chair of the CAC I am responsible for running it and making it an effective aspect of student government.

The student government constitution deems the CAC responsible for handling matters related to the student life on campus. These student life issues include residence life, academics, food, and entertainment. As I set up the CAC for this year, I am seeking student input.

So far, the food aspect of our committee is the only thing completely set up, thanks to the help from Aramark and Student Government Vice President, Jonas Mikolich. During our CAC meetings we discuss aspects regarding food that we want changed. I then meet with Aramark staff once a week to share student input and try to better our food here on campus.

If you have any advice or thoughts about the food on campus, there are several things you can do. You can talk to me about it, email me at gilbea@lakeforest.edu or come to our CAC meeting. I have already been encouraging Aramark to have things that people like and asked them to work on things that didn’t quite meet the mark.

In the coming weeks, I’ll be setting up our residence life and academics aspect of the Campus Affairs Committee. If you have anything you want to refer to our committee, either come to our next meeting at 4:45 on Monday, October 26th in the Skybox or email me. Be the change that you want to see on campus. If you don’t like something, change it.

That is what I am doing.

Drugs on campus: Students for Sensible Drug Policy and you

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For those of you who turn away at the mere mention of Students for Sensible Drug Policy (SSDP), I have a question to ask you. Did D.A.R.E work for you or anyone else who you know? No, you’re right, it didn’t. Wait, I have another question for you. Did you know that the government calls us the D.A.R.E generation? In other words, we are the products of the federal government’s failed experimental anti-drug campaign. Moreover, the federal government blames us, our generation, for our country’s drug problem. Hmm.

Upon approaching students to ask them to join SSDP, usually, I receive the following remarks: No, I can’t be associated (with the word drug); or I don’t smoke pot, (but all my friends do, so I guess I’ll sign SSDP’s roster sheet, but really I’ll never come to a meeting); or my coach will find out, my professors will find out, or I might jeopardize my financial aid.

That last one has some truth to it. For the potheads in the back of the room, no financial aid for you especially if you are caught in Illinois. Twenty-five percent of all Illinois FAFSA applicants were denied financial aid this year. Check out page fifty-six in the Lake Forest College student handbook if you do not believe me—suspension for possession negates your financial aid until you make up the credits.

I was informed of a rumor that there was some girl, me, running around campus trying to change campus policy by legalizing marijuana. What, only on the Lake Forest College campus? I think it would take more than just one girl to change both federal and state policy for a Schedule I controlled substance. I would like to thank whoever started it, though. My ego is the size of my head and it made me sleep better at night, to think that I have all that power. Returning to our drug policy, isn’t alcohol a drug? I remember when a few professors fought to lower the legal drinking age from 21 to 18 in Illinois. All those under-agers out there were stoked! I know, I know, I don’t need to be the one to tell you what is and what isn’t a drug.

Did you know that the federal government already spent $23.8 billion dollars fighting the War on Drugs? All that money went toward arresting a mere 865,000 people. About half of those arrested (410,000) were for minor cannabis charges. The result of this rampage led to a staggering 5,083 people convicted for actual crimes: If I divide $23.8 billion dollars spent for the War on Drugs by the total number of people in jail 5,083 that equals $4.6 billion dollars spent on each person convicted.

Wow, 4.6 million dollars spent for every conviction! I wish I were that special. As I see it, the only ones on this campus who are really being screwed are those under-agers. Two weeks ago on page two of The Stentor, the Campus Watch reported five violations. Three of those citations were drug-related. Referring to case # 900412, a drug law violation in reference to marijuana possession and use, clears all students involved without further action. I hope that one was for me, and all of my legalizing marijuana power!

Yet, ten minutes earlier over in Gregory, some under-agers charged with underage possession and consumption are not so lucky. Come to an SSDP meeting let’s talk!

There are many reasons you may be interested in joining. If you’re afraid of losing your financial aid, because you know that there is a chance that you might get caught one day, or your roommate might get caught while you’re in the room—not smoking, join SSDP. If you are interested in learning about the politics of the War on Drugs, join SSDP. If you want to learn about the brain and the effects of drugs, join SSDP. If you want to create new drugs, you know, like the ones that cure cancer and stuff, join SSDP. If you’re an athlete who believes that pissing in a cup, so that the College receives more government funding is against your rights, join SSDP. If you want to know more about your rights, join SSDP.

And finally, If you want to put something cool and internationally known on your graduate school application, business school application, law school application, or professional school application, join SSDP. I get at least ten emails a day about paid internships in Washington, D.C., job opportunities, and school-credit internships, and I don’t have anywhere to forward all these applications! Please join.
Whose paper is this again? Oh yeah...

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Apathy allows students to look cool and to relax, but unrestrained apathy leads to narcissism and unproductive behaviors. For example, in Office Space, Peter Gibbons appears suave and relaxed. He seems cool enough to get a promotion at work. Nevertheless, by the end of the film, Peter nearly loses his job, sends himself and his friends to prison, and misses his shot with Jennifer Aniston. I understand looking apathetic, but I wouldn’t want to miss a shot with Jennifer Aniston. Seriously, it’s Jennifer Aniston.

Last year, Ben Warren (Class of 2009) wrote in the Stentor about Brian Kedzorski ([BK] also class of 2009]) and his performances at Open Mic Nights. Warren categorized BK’s performances as “ironic criticism[s] of a shamelessly disinterested and uninspired student body.” He suggested that BK “imagines himself performing for an audience that cares” and “thrives on the apathy of his audience.” Warren criticized the Stentor in the meantime, passing its pages.

“Students are more willing to laugh at the Stentor than maintain it. I feel bad for this rejected derelict of a student activity.” No, the Stentor will not directly or immediately get you laid. But remember what Ben Warren said: “If only people realized how much BK wants to get them laid.” I suggest that people should also realize how much the Stentor wants to get them laid. The Stentor is not as erotic as BK’s Open Mic night performances or as scandalous as an ACP, but the Stentor works hard for its layoffs.

[Ed Note: We assure you this is pure conjecture on Mr. Henne’s part.]

What I am really trying to say is that you - reader - think that this paper is disgraceful or mundane, then change it. If you think that the writers are awful and lame, then write. If you think that there is no audience, then thrive off of the apathy of your classmates. All of these actions have the potential to get you laid, so please do not miss your shot with Jennifer Aniston.

How unhealthy choices become moral hazards in healthcare

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One aspect of the healthcare debate that has been shamelessly absent from most discussions is proactive healthcare. Being able to diagnose and cure health ailments before they occur is paramount to a healthy society, but instilling choices, by means of incentives, perhaps preventing those ailments from ever occurring in the first place, must be what we strive for.

Certain health ailments are out of our control. Many diseases are completely uncorrelated with behavioral choices (i.e. brain cancer), and should never be mistaken as ailments that were caused by poor decisions. Those are the ailments that we should strive together to understand with the ultimate goal of elimination through scientific advancement.

Other ailments are more questionable. When I eat a piece of chocolate cake, I know that eating it is probably not in my overall health’s best interest, yet I choose to eat it anyway. I’m making a trade-off: benefits now (the taste of cake and the feeling of fullness) for costs later (decreased mobility, circulatory problems, etc.). Granted, those future costs are extremely small. No one is going to suffer from these problems after one piece of cake, but most of us (including myself) don’t eat just one piece.…

It is unreasonable and paternalistic to ban all junk food simply because it is unhealthy. Everyone should, and does, make that trade-off decision whenever they engage in any behavior, eating or not, that has costs and benefits. What we need to do as a nation, however, is put a system in place in which everyone pays (close to) the full costs of their actions.

I perceive our healthcare system now as suffering from what economists call a moral hazard problem. A classic example of this is car insurance. Imagine yourself making a left on a green light. There is considerable risk in this—a mid-intersection collision could be fatal for all involved, if not certainly costly. Let’s assume no one perishes, but only damages arise.

How would you behave if you have insurance? Certainly it would be in a more risky manner because, should you get into an accident and have to pay some sum of money, insurance will cover a large percentage, if not all, of that cost. Because you don’t have to pay the full cost, your behavior becomes riskier. If you have no insurance, meanwhile, you will have to pay the full sum of money without any help. Your decision, therefore, is partially dependent on whether or not you are insured.

What makes this a moral hazard is that the person you collide with is affected by whether or not you have insurance. They are paying a cost that is dependent on your decisions.

This ties into the discussion of healthcare. Let’s assume I buy a health insurance policy that will cover any related costs for future ailments. How will this influence my behavior? I’ll let you ponder that question on your own, but in the meantime, pass me a slice of that chocolate cake, please.

The beverage industry, for example, offers us many choices. We can choose from a wide variety of healthy choices (water, orange juice) and unhealthy choices (soda, beer). A system that both allows people to make decisions that please them, while also forcing them to experience the full costs associated with those decisions, is a tax on unhealthy choices. Not just that, but the revenue from these taxes would go into a healthcare pool, therefore they should pay less into it. Either way, people are potentially realizing the full costs of their actions.

Perhaps this sounds a bit extreme. Let me first say that I am by no means a perfectly healthy person (or even close to it by some standards). Nor do I think we should be a society that only offers perfectly healthy food options. Unhealthy foods (and even choices) have their time and place, but probably not as often as the average American chooses. Scaling back wouldn’t hurt most of us in the slightest.

In the end, one wise, resounding piece of advice: Whose paper is this again? Oh yeah...
The Forester Football team prevailed 28-14 over Lawrence University last Saturday on Homecoming weekend. 1,368 fans braved the cold weather to watch their Forester’s triumph. The victory was the first for Head Coach Jim Catanzaro since he took over this past summer. The game was also a memorable one for Wide Receiver Dan Carter who caught his 34th touchdown pass of his career, making him the all time leading scorer in lake Forest football history. The Foresters look ahead to their next game at Grinnell College, before returning home to take on Monmouth College on October 24.