Student Life

the **independent** newspaper of Washington University in St. Louis since 1878

VOLUME 135, NO. 17

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HEAR THIS!

Check out the folk act The Head and the Heart (Cadenza, pq 4)



COSTUME MAYHEM

Scene's top 8 costume suggestions for pop culture aficionados (Scene, pg 9)





WUSTL NOBEL LAUREATES Online at studlife.com

The professor who almost won the Nobel Prize—yet again

BECKY PRAGER NEWS EDITOR

Despite rumors, Washington University did not make it to Geneva this year.

A professor of banking and finance in the Olin Business School, Philip Dybvig was on the unofficial shortlist for this year's Nobel Memorial Prize in Nobel Prize in chemistry. Economic Sciences—his name and handicappers, and an article in the Wall Street Journal listed him as one of the top contenders for the prize, even though the paper he would have won for was published decades ago.

Dybvig explained that the Nobel Prize in economics is a relatively new prize and therefore the entity that awards the prize has to play catch-up in the field, which is why Dybvig was shortlisted by pundits and handicappers for a paper he wrote in 1983.

The prize ended up going to Robert Schiller of Yale University and Eugene Fama and Lars

Peter Hansen, both of the University of Chicago.

"There's a tradition in economics of giving the prize to people when they're old," Dybvig said. "I like to think of myself as being too young to get the Nobel Prize, but I don't know if that's actually true."

If Dybvig were to have won the prize, he would have been the first professor from the Olin Business School to do so. The last time a Washington University faculty member won the prize was in 2004, when visiting professor of pediatrics Aaron Ciechanover won the

Dybvig said this was not the was tossed around by pundits first year his name had been thrown into the hat.

> "My wife...turns into Sheldon on 'The Big Bang Theory' when she sees these articles," Dybvig said. "Last year, she said there was a Chinese website and a Russian website that both had picked me."

Although none of his students this year said anything to Dybvig about his name being put up for the prize, Dybvig recalled that one student last year asked if he would be in class the next week or if he would be in Geneva.

Dybvig's name came up as one possible winner because of an influential paper he and Douglas Diamond of the University of Chicago wrote in 1983 explaining how bank runs are a rational phenomenon. When banks give a loan, it isn't paid back right away, so a bank can try to sell the debt. However, buyers think

SEE **NOBEL**, PAGE 10



BRIAN BENTON | STUDENT LIFE

Sophomore Jackie Nelligan, left, and freshman Rexi Sheredy, right, attempt a block during weekend play. Against No. 4 Emory University on Sunday, Nelligan served out the final five points of the match as the No. 11 Bears completed their comeback.

Volleyball upsets No. 4 Emory for share of regular season UAA title

ZACK KRAM STAFF REPORTER

With a conference title on the line, the crowded Field House loud and its top rival on the other side of the net, Washington University's volleyball team had its best stretch of play of the season and earned a share of the University Athletic Association regular season crown.

Just two points from defeat against No. 4 Emory University, the No. 11 Bears sent sophomore middle hitter Jackie Nelligan to

the service line. Nelligan is an infrequent server for Wash. U., often not playing on the back line, but she continued to serve for the remainder of the match as the Bears won the last six points, transforming a 13-9 deficit into a 15-13 fifth-set victory.

After an Emory service error put Wash. U. within three points at 10-13, a block, two Emory attack errors and an ace—only the fourth of Nelligan's career—gave Wash. U. its first lead of the set. On the winning point, a dual block by sophomore right side Nkiru Udenze and freshman middle hitter Caroline Dupont gave the Bears the victory and sent players streaming from the bench onto the court to swarm teammates responsible for the winning 6-0 run.

"She's very consistent," head coach Luke Young said about keeping Nelligan in to serve. "In a tight situation like that, it makes a lot of sense for us to keep the ball in play. [Nelligan] is a good server; she's going to get them out of system. It was just a matter of

SEE **VOLLEYBALL**, PAGE 7

FEATURE PHOTO



LEAH KUCERA | STUDENT LIFE

Partygoers ride from the Central West End stop in celebration of the 6th Annual MetroLink Prom on Oct. 19. The event was sponsored by the Citizens for Modern Transit in celebration of the Metro's 20th anniversary.

Updated course website offers revamped appearance, new functions

EMILY SCHIENVAR CONTRIBUTING REPORTER

A revamped course listings website featuring a new layout and improved functionality went live last week to mixed reactions.

Due to a push for the course guide to be greener, Washington University felt that, after printing fewer and fewer copies of the physical book each year, it could finally be phased out but not without a major overhaul of the website.

The new listings are more spread out, with a description of each course a department is offering now included in the same window, rather than having each course name link to a popup description. It is now easier for students to add their favorite classes directly to the WebSTAC registration worksheet.

Associate Registrar Jill Fechtman was excited about the change, noting that fewer clicks would be involved in getting students the information they need in each step of the course selection process.

"The old course listings site was built in the mid-'90s. It was one of the first web applications that were built at the University. It sort of looked and felt like it was still in the '90s. And so, just from a user perspective, [the old system] was tired," Fechtman

Fechtman announced that grade options are now available for viewing even in the search process, which was previously unavailable until a student was actually registered for the course. This will allow students to have access to information about passfail versus for-credit-only courses before they are essentially locked in to their choices.

Many of the new aspects of the course listings site are available publicly, but when students log in with their WUSTL key, they are given access to a few additional features, such as the option to favorite courses they like by clicking a star icon next to the name of a course. Students can view courses they have favorited either all at once or by semester.

Additionally, instead of typing the course code into the worksheet, students can click "Add RWS 1st" or "Add RWS 2nd" to add a course to their first- or second-choice worksheet. The registration worksheet and class schedule are now also available within the course listings website.

There continues to be a "search by attribute" feature as well as a "search by time" feature. Most of the website is still

SEE **COURSE**, PAGE 10



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theflipside







EVENT CALENDAR

MONDAY 21

WUSTL Libraries Workshop Series— **Open Access Week** Olin Library, ARC Presentation Room, 2

"Open Access: Redefining Impact." Webcast kickoff event for Open Access Week 2013. Panelists will discuss article level metrics and changing the way scholarly communication is measured. This event is open to the WUSTL community.

TUESDAY 22

Tuesday Tea at 3

Danforth University Center, Tisch Commons, 3 p.m. Relax and gather with friends and colleagues over tea and cookies and learn about the events scheduled for the week.

WEDNESDAY 23

CS40 Fall Speaker: Adrian Grenier *Graham Chapel, 7 p.m.* Fame, fortune, friends. CS40 is proud to announce this year's Fall Speaker: actor, director, and environmental activist Adrian Grenier.

QUOTE OF THE DAY

"The reason why ADPhi wants to put on the panel in the first place is because we're this quote-unquote new fraternity, unrecognized by the school, and we're trying to connect more with the Wash. U. community as a whole."

- junior Greg Rowsey, public relations chair for Alpha Delta Phi

POLICE BEAT

Larceny—A complainant reported her wallet missing, possibly from an event at the Knight Center between 11:55 a.m. and 2:00 p.m. on October 12. Disposition: Pending

Larceny—A WU rug was reported missing from the doorway to the lounge in Umrath Hall at 3:05 p.m. The loss is valued at \$250. Disposition: Unfounded

NEWS IN BRIEF

CAMPUS

Valerie Ratts has been named the new associate dean for admissions for the Washington University of School of Medicine, effective Jan. 1. She plans to continue her clinical practice as a reproductive endocrinologist and infertility specialist at Barnes-Jewish Hospital.

The University announced the launch of the WUSTL-IITB (Indian Institute of Technology, Bombay) Corporate Alliance for research and education Saturday at a meeting featuring remarks by the Indian Ambassador to the United States, Nirupama Rao, in May Auditorium.

LOCAL



WALLY SKALIJ | LOS ANGELES TIMES | MC The St. Louis Cardinals celebrate a 9-0 win against the Los Angeles Dodgers in Game 6 of the National League Championship Series. The win advances the Cards to the World Series

The St. Louis Cardinals won the National League Championship Series in six games following a 9-0 home-field victory against the Los Angeles Dodgers Friday night. The Cardinals will play the Boston Red Sox in the first game of the World Series on Wednesday night.

A recent report revealed that about 2,000 St. Louis elementary and middle school students receive the lowest possible state reading score every year, but only 134 students in grades 3-8 were held back last year. District officials suggest the district could not afford the \$14,375 cost per student held back one year.

NATIONAL



Jeh Johnson stands in the Rose Garden of the White House as he is nominated to be the new head of the Department of Homeland Security on Friday, October 18, 2013.

President Obama announced Jeh Johnson, former Department of Defense General Counsel, as his nominee for secretary of Homeland Security Friday. If confirmed by the Senate, Johnson would replace Janet Napolitano, who resigned in August to become the president of the University of California system.

Shares of Google reached a recordhigh \$1,011.41, becoming one of four companies trading at more than \$1,000 a share, according to the Wall Street Journal. Google is now the third most-valuable company by market capitalization with a value of \$338 billion, following Apple and Exxon Mobil.

Unofficial fraternity plans panel highlighting different perspectives on hookup culture

MANVITHA MARNI NEWS EDITOR

Washington University's newest and leastofficial fraternity is making a splash as it comes onto the campus scene with a panel focused on hookup culture this week.

The panel will include several voices, from students to Coordinator of Sexuality Studies Susan Stiritz and Father Gary Braun of the Catholic Student Center, in addition to a number of professors. The panelists will discuss topics surrounding hookup culture on college campuses.

Alpha Delta Phi's public relations chair, junior Greg Rowsey, stated that the panel was created in an effort to increase ADPhi's interaction with the Washington University

"The reason why ADPhi wants to put on the panel in the first place is because we're this quote-unquote new fraternity, unrecognized by the school, and we're trying to connect more with the Wash. U. community as a whole," Rowsey said.

In addition to the student panelists, students will also be able to ask questions

throughout the event.

"I wanted a very broad range of fields to look at it from different angles," Rowsey said. "We wanted to make sure it wasn't a bunch of 40-year-olds talking about issues that we're going through," Rowsey said.

ADPhi's Internal Vice President Will Ralls, a junior, expressed hope that the panel will help promote discussion and understanding of campus hookup culture.

"First and foremost, I hope that [students] feel like they engaged in a really relevant conversation to their lives. Whether they identify with the things that are talked about during the panel or whether they don't, I hope that they just kind of gain an awareness and maybe a deeper understanding of an issue that a lot of people do think [is] very important on college campuses," Ralls said.

Ralls also said that if response to the panel is positive, he hopes that ADPhi will be able to host similar events in the future.

"I hope that...if the student body feels like we did this in a way that was tasteful and intelligent and analytical that they would maybe support other things that we do," Ralls said.



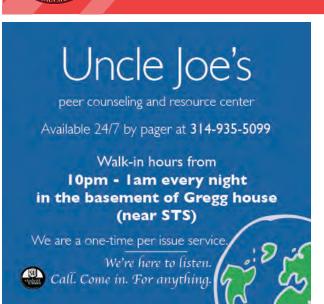
Win a pair of tickets to the Rams' game Nov. 3.

Predict the winner of each of the first four World Series games (e.g. Cardinals win games 1 and 3, Red Sox win 2 and 4), and tweet your selections to @studlifesports or write on our Facebook wall.

Correct answers will be entered into a lottery for the Rams' tickets. Check back in Thursday's edition for the World Series preview.

@studlife









University College honors summer graduates at annual M.I.L.D.

CONTRIBUTING REPORTER

Replacing the alcohol and pop music atmosphere of W.I.L.D. with brie, apple cider and low-key jazz, this year's Mosey In Lie Down (M.I.L.D.) served as the University College's more subdued fall concert counterpart.

Featuring local band The Erin Bode Group for the third year in a row, M.I.L.D. took on a more official role this year, serving as a venue to recognize the U. College's 40 summer graduates—though only seven of them were present.

event previously was simply a chance for U. College students and alumni to network, though it continues to serve that function as

"It is difficult for adult students juggling family and work, arriving just in time for class and then have to leave for responsibilities. They do not get much of a chance to sit and talk," Katina Truman, director of marketing and admissions for the U. College,

Both undergraduate and graduate students who earned their degrees from University College were handed their diplomas. According to Dean Robert Wiltenburg, there was an unusually high number of graduates this year.

"Before M.I.L.D., we had a fall convocation and the December graduation ceremony. M.I.L.D. was created to fill a social gap, an event without an agenda," Wiltenburg said.

Despite the similarity in names, M.I.L.D. shares little culture with Walk In Lay Down. M.I.L.D.'s mood is more similar to that of the Jazz at Holmes series, also sponsored by the U. College. M.I.L.D. often precedes Jazz at Holmes to create a low-key event that lasts nearly as long as its bacchanalian sister.

Despite not being as well known, M.I.L.D. has followers at least as dedicated as W.I.L.D.'s. Matt Mink. one of the August graduates, has gone to at least three M.I.L.D.s in a row.

"The music is high quality but not dominating," Mink said. "You can easily talk over







CLOCKWISE FROM TOP LEFT: Shawn Weil in the Erin Bode Group plays the violin at the sixth annual M.I.L.D. event in Holmes Lounge Thursday, Oct. 17; Adam Maness plays the accordian; Erin Bode sings selections from the jazz-inspired "American Songbook."

SHOW, ON S. SHOW, Student Life University seeks to re-open study abroad programs in Egypt

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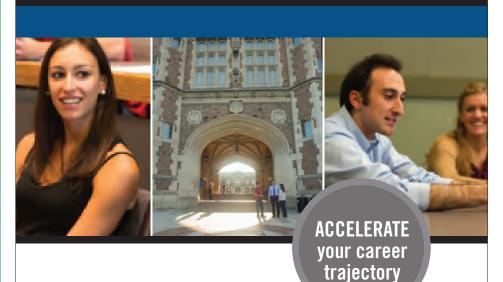
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Student Life

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NOW hear THIS

who The Head and the Heart where The Pageant when Tuesday, October 22, doors at 7:00 pm, show at 8:00pm price \$22.50 advance, \$25 at the doors

TREVOR LEUZINGER **MOVIE EDITOR**

Fall is finally in the air, and what better way to celebrate the change of seasons than a concert with a band whose sound brings to mind falling leaves? The Head and the Heart is a member of the

indie-folk revival with a sound at the intersection of Mumford & Sons and fellow Northwesterners Fleet Foxes.

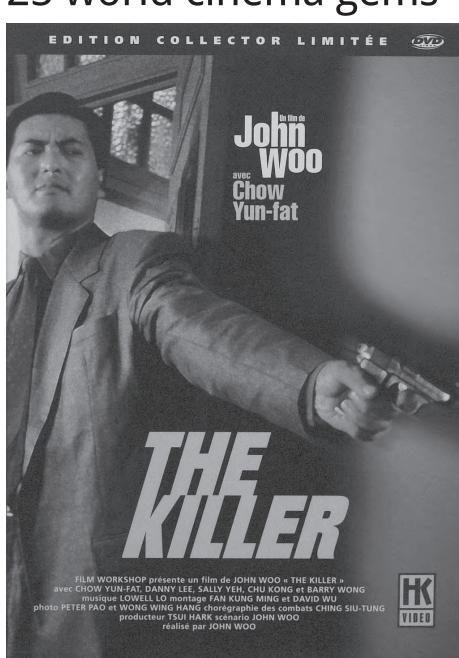
The Seattle band released its first album independently and garnered enough local and national fans to receive major label attention. The singles "Lost in My Mind" and "Rivers and Roads" highlight both its strong harmonies and nature imagery.

Its recently released second album has it pushing its sound further, embracing Americana and bringing to mind The Avett Brothers. It is a bigger album, but it retains the harmonies and clarity that made the first album strong with "Homecoming Heroes" and the song that gives the album its name, "Let's Be Still." The band pushes some boundaries on the album, notably on "Summertime" when violinist Charity Rose Thielen takes the mic while a synthesizer plays behind her.

The openers are Quiet Life and Thao & the Get Down Stay Down, two more bands in the Americana genre. Quiet Life tours in a bus converted to run on waste vegetable oil and sounds like an electric version of St. Louis' Pokey LaFarge. Thao & the Get Down Stay Down is an alternative folk band headed by Thao Nguyen. Her voice isn't quite classically beautiful, but it goes well with the lo-fi vibe of the music. "We the Common (For Valerie Bolden)" comes from its new album, and the "oohs" during the breakdown should be a lot of fun to sing along to live.

Doors at the Pageant open at 7 p.m., Quiet Life will start at 8, Thao & the Get Down Stay Down at 8:45 p.m. and the Head and the Heart at 10 p.m.

No movie left behind: 25 world cinema gems



MOVIE REVIEW

'The Killer' directed by

John Woo country

Hong Kong

runtime 110 minutes

and starring Chow Yun-Fat

BEN LUBEN CONTRIBUTING WRITER

As much as we may like to pretend otherwise, no film list is really definitive. No matter how many times Citizen Kane has taken the top spot in "Sight & Sound," cinema is subjective, and those who call themselves cinephiles have a variety of strongly held opinions on which movie truly deserves the top spot. However, that doesn't mean that we have to accept it when a list of 100 of the best films has some truly upsetting omissions. "The 100 Best Films of World Cinema," published by British film magazine Empire, is a list that, while giving a decent taste of what is out there, remains deeply flawed. This feature, starting in today's paper and continuing online at the Funcooker, will explore 25 films that did not make the list but should have. Up first is a movie that absolutely ranks higher than No. 25 on my list of best omitted movies, but it makes a great introduction to this feature.

"The Killer" (1989) directed by John Woo Country: Hong Kong Runtime: 111 minutes

Admittedly, this may be a strange choice for the first entry on a list of great movies meant to de-throne another

list of great movies that already contains a John Woo movie. However, it just means I feel that strongly about "The Killer"'s place at the top of Woo's filmography. Although "Hard Boiled" is a fantastic movie that certainly contains some of Woo's best displays of balletic mayhem, it is not really the best example of what makes his action films especially notable. It was in "The Killer" that Woo most successfully mixed highly choreographed and dynamic action with a style that penetrates even the quieter moments. However, what decisively elevates the film above the rest of his work are the characters and story, which are far more than props to facilitate the chaos. I will go out on a limb and say that it is my favorite action movie of all time.

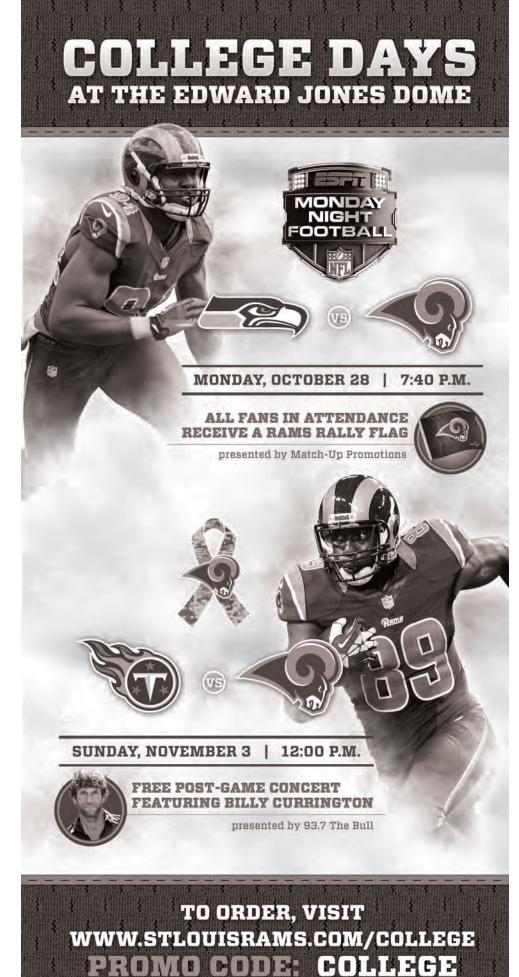
To summarize, Triad hit man Ah Jong, or "Jeff" (played by the great Chow Yun-Fat), accidentally blinds waitress Jennie during a job and decides to quit gang life and pay for her surgery, having fallen in love with her. However, he is betrayed by his boss and goes on the run with Jennie. Along the way, he acquires the trust of policeman Li, whom he recruits to help take down the Triad on his tail. In true buddy-cop fashion, the two become close friends and team up.

No discussion of this film could occur without bringing up the gunplay. Woo elevates the tired concept of a gunfight to ludicrously magnificent extremes. With elegantly choreographed movements and imaginative set design, gunfights in a Woo movie are essentially unlike anything else in film. Instead of treating gunplay as an exercise in

point-and-shoot brutality, it is a martial art in and of itself; Woo's films gave rise to the term "gun-fu," and it is easy to see why. Because of the range of impact that firearms grant the characters, the fight scenes are able to envelop the entire range of the intricately designed sets Woo is not interested in capturing these fights in a realistic fashion. He utilizes quick cuts that often separate attack from impact. This can be a bit jarring—some viewers may notice some discontinuity when compared to more modern action movies. However, this effect is to the benefit of Woo's films as they seem to revel in their cinematic nature. The result is a symphony of dynamic images that come together in some of the most immersive fight scenes in cinematic history. Woo's influence on action cinema cannot be overstated, and everyone from Quentin Tarentino to Luc Besson owe him a debt of gratitude.

What really raises "The Killer" above Woo's other work is the level of artistry working alongside the action. Unlike "Hard Boiled," this movie has really interesting characters that wrestle with some heavy ideas. A large part of this is due to the influence of the French master Jean-Pierre Melville, especially his arguable masterpiece and Woo's favorite movie, "Le Samourai." Like Melville, Woo tries to deal with his main character's nature as a killer. It would be incredibly easy to reduce the plot to a simple Hollywood structure, but Woo's film is much deeper than that. Jeff has lived his life in the complicated structure

SEE **THE KILLER**, PAGE 5





Best of the music of "Spring Awakening"

JULIA ZASSO THEATER EDITOR

Washington University's **Performing Arts** Department debuts its fall musical, "Spring Awakening," this weekend in Edison Theatre on Friday, Oct. 25 at 8 p.m. With book and lyrics by Wash. U. alumnus Steven Sater, the awesome rock ballads of "Spring Awakening" promise to speak to an audience full of tuckered-out students and hyper-attentive parents. While the musical took the theatrical world by storm, earning eight Tony awards in 2007, it has also gained popularity among the masses. "The music can range from angst-y to hopeful, from sad to sexual, all in one night of rehearsal,"

Adam Cohen, a junior who plays Moritz, said. For those who aren't already singing "Mama Who Bore Me" in the shower, the cast weighed in on some of the songs to get excited for:

"The B---- of Living"

The boys of "Spring Awakening" rock out together about the struggles of growing up horny in a sexually stifled world. "It's the b---- of living/ Nothing but your hand," sing the boys in unison as they cycle through their confusion: crushes on teachers and classmates, masturbation, and wet dreams. "All the guys are going crazy in it...in this testosterone-laden way," Cohen said. The boys

pound out, "God, is this

it?" in a wild, ear-splitting

harmony above the crunch

of guitar and drums. The song is meant to give the audience energy but also to throw the frustration and discord of the world of "Spring Awakening" in their face. The song is sure to hook non-musical fans, especially with its best line, describing classmate Bobby Mayler: "He's the best/Looks so nasty in those khakis."

"Don't Do Sadness" / "Blue Wind"

Cohen and senior Ariel Saul, who plays Ilse, sing a beautiful duet about the loss of innocence through experience and the tender time in teens' lives when they begin to learn how to cope—or not. "I don't do sadness...Just don't need it in my life," Moritz sings as he rises from the bottom of his range to the top within one page of

music during this heartwrenching and beautiful number. Moritz's jaded lyrics and edgy rock voice contrast Ilse's quiet, soulful reverie and vocal cry in a painful but simply lovely way. She is the sad wind left beneath his wings: "A little summer wind/Like once through everything and then away again." Their final, airy chord seems to float away, making the audience suddenly aware that Moritz and Ilse's gorgeous harmony is gone—and that they may never see it again.

"The Song of Purple Summer"

"It's a very appropriate song to wrap up the show...because it talks about hope," Saul said. Despite the angst, anger and sadness in this show, it is a vessel of hope: hope for society to change, hope for old wounds to heal and hope for a new day to come for the characters of "Spring Awakening." The cast gushed over the introduction of a drum set to the piece during rehearsals. "I definitely jumped one of my lines [during rehearsal] because I got so into it," Connor

Duermit, a junior playing Melchior, said.

"It was just a surge of energy that came over everyone. Everyone couldn't stop smiling, and we were all just rocking out the first time the drums came in," Saul agreed. The song is sweeter and smoother than the rest of the power ballads in "Spring Awakening." Led by Ilse, the entire cast sings, "All shall know the wonder of purple summer," and all audience members shall know the wonder that is "Spring Awakening," too.

THE KILLER FROM PAGE 4

of the Triad, where duty has taken a somewhat twisted identity. The events of the film force him to re-evaluate every value he once held dear. Jeff was a killer—a cog in a machine in which he believed he had meaning. But he was wrong. Being a member of the Triad did not absolve him of his actions, and this is something with which Jeff tries to come to terms over the course of the film. At the same time, Li must learn to trust a man who has broken the law. For someone with his sense of justice, this is not easy. It takes time for Li to realize that Jeff is more than just a criminal. Woo gives full weight to the evolution of their relationship, as well as Jeff and Jennie's, elevating the characters beyond the one-note stock figures of his other films.

It is the way in which the relationships are communicated that makes the film function; I was struck by the diversity of how Woo was able to convey meaning. His use of symbolism is incredibly sophisticated for such an action-heavy film, especially his creative use of visual mirroring and mise en scene. However, it would have been for nothing without the performances of the actors. Yun-Fat is Woo's regular star, and this film is the highlight of their collaboration. Woo relies on his

leading man to articulate a tremendous amount of information. Honestly, Yun-Fat is a highly underrated dramatic actor who proves here that he is capable of handling real emotional roles.

There were plenty of movies I could have gone

with for this first entry, most of which were not by directors already on the list. It doesn't really matter, though. The point remains: "The Killer" is one of the greatest masterpieces of world cinema, and it deserves a spot on any such list.

WINDOWS to WINSLOW'S

Winslow's Home is looking for a part-time ASSISTANT VISUAL MERCHANDISING AND DISPLAY MANAGER to create eye-catching merchandise displays. The ideal candidate will have an interest in art, graphics, and/or retail. C o n t a c t careers@winslowshome.com







STAFF EDITORIAL

Give us a break—at least, one longer than three days

s we all return to the hustle and bustle of our academic careers following Fall of money to go home for Break, there's one question two days. That's not to on everyone's mind: why did that feel so short? The answer is simple. Our Fall Friday anyway. Giving Break is exceptionally short students Monday rather compared to those of other universities. Fall Break is a time to students while still con-

catch up on sleep, catch up with family and mentally recharge until Thanksgiving Break. With only one day

off, Washington University gives students little choice but to either stay on campus or spend enormous amounts mention that many students have little class, if any, on than Friday off would allow for a longer break for more straining the official break to three days.

Another alternative to the one-day Fall Break would be

to trade our one Friday off for the two days (Monday and Tuesday) before Thanksgiving. This would allow students to have a single nine-day break rather than a three-day and fiveday break. Many students plan to skip classes on the Monday and Tuesday before Thanksgiving anyway.

If most people are staying on campus over Fall Break anyway, the Friday off does not come close to a week off for Thanksgiving. Especially for students who live far

away, the extra travel time would allow for more time with family—which, after all, is the main point of Thanksgiving for homesick college students. This would also benefit students financially as the cost of airplane tickets on Fridays is exponentially less than that on the Tuesday before Thanksgiving.

While the mid-semester timing is exactly when we need a break the most, the fact that Fall Break falls right before Parents'

Weekend creates more problems. One of two things is likely to happen: either students will not go home over Fall Break because their parents are planning on flying in the next weekend, or parents will not come in for Parents' Weekend because they just saw their students over the previous weekend. The cost of flying or driving two weekends in a row is too much for many families to justify.

The bottom line is that the current Fall Break is

simply too short. From a purely financial standpoint, very few people can afford or are willing to spend the amount of money it takes to go home for such a short period of time; from the students' perspective, an extra day would be a lot more relaxing, which is what a break should be all about. By giving two more days of Thanksgiving break instead of one day of Fall Break, more students would be given the ability to enjoy all the benefits of a break.

Health care reform: Understanding the ACA without party politics

ELIZABETH PETERS CONTRIBUTING WRITER

few weeks ago, CNBC took a poll about health care reform. In the survey, 46 percent of individuals polled said they were opposed to "Obamacare." Only 37 percent of individuals were opposed to the law when asked how they felt about the Affordable Care Act. The poll also showed that 30 percent of those polled did not know what the ACA was, compared to the 12 percent who did not know what "Obamacare" was.

The ACA is the correct name for the current health care reform legislation, and "Obamacare" is the term used to further politicize the attempt to change our access to health care. If the government shutdown showed us anything, it was that the argument over health care has transitioned from a debate revolving around how citizens should access health services into a congressional grudge match. The CNBC poll shows us that personality has overtaken policy. Having President Barack Obama's name intertwined with the ACA means that Americans' opinions of the

law are formed on political party preference versus actual knowledge of the components of the law or the current state of health care and cost in the United States. While most people would agree that insurance companies ought not to deny coverage to those with preexisting conditions, fewer people would agree that something called "Obamacare" ought to be put into law.

New York Times reporter Elisabeth Rosenthal published a series of articles about health care costs in the United States, including one article about joint

replacements. It tells the story of one man, Michael Shopenn, whose degenerative bone disease qualified as a preexisting condition. Because of this, his health insurance would not cover a hip replacement. Shopenn's solution to paying exorbitant prices for his hip replacement in the U.S. was to fly to Belgium for his surgery. If he had stayed in the United States and paid out of pocket, Shopenn would have faced possible costs greater than \$65,000.

Whether you agree with the ACA or not, it is hard to argue that health insurance and access to medical care is working. No one should be denied health care for preexisting conditions, especially if they affect quality of life. The ACA has begun the process of changing how we will get health care. Most notably, now no one can be denied health insurance for a preexisting condition. As students at Washington University, many of us are under the age of 26. The ACA has created an option for us to stay on our parents' health insurance plans until we're well out of college. This hopefully means that many students, when they graduate and begin the process of finding

employment, will still have health insurance during the transition period.

The ACA also helps us as young people in other ways. Different preventative services are covered, such as contraception and immunizations. You may disagree with the individual mandate or the Medicaid expansion, but visit healthcare.gov, read the Patient Protection and Affordable Care Act, and become informed. Let your opinion about health care reform be based on the actual policy. We will begin to see what works and what does not, but anything is better than what we currently have.

EDITORIAL CARTOON



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VOLLEYBALL FROM PAGE 1

keeping the ball in the court and allowing the defense to take care of business."

For her part, Nelligan said she had only one thought in mind while serving: "Get my serve over. That's all that was going through my head."

"I was terrified, to be perfectly honest," she added about the possibility of being forced to play defense on the back line. "When they ran their offense, our blocking was really stepped up when I was serving, which was great because I was terrified. I think that's what won it for us, was the blocking."

In the fourth set, Wash. U. had also looked to be on the brink of defeat but used a 10-2 run to secure control and send the match to a decisive fifth set.

"We have such resilience as a team, which has shown in many of our fiveset matches of the season. What we need to work on now is not having to need that resilience in the first place. Winning in five sets shows us that we can win in three," Nelligan said.

Dupont was the top point-scorer for Wash. U. with 16 kills and a .387 hitting percentage, but after tallying seven kills on eight swings in the first set, she trouble counteract-Emory's blocking. Eagles posted 13

blocks-the most by any other Bears' opponent this season is 10—which forced Wash. U. to shift its offensive approach.

"Ultimately, we recognized that their middles are very concerned with our middles," Young said. "It would open up more for our pin hitters—our left sides and our right sides and I think that was the big difference."

"They double-blocked our middles a ton, and when that's happening, it's very hard for them to close effectively to that left side or the right side," Young

This adjustment proved crucial for the Bears as Emory didn't record a block after Wash. U. started its lengthy scoring run in the fourth set. One beneficiary of the increased focus on hitting from the sides was Udenze, who tallied 13 kills, the second-highest total of his career, after struggling for the past few tournaments.

"Nkiru Udenze came

out of her shell this match, really this weekend," Young said. "We've been waiting for a right side to kind of take charge, and she did that today in the two matches—here and against [New York University]. It gives us a big breath of fresh air going into essentially three weeks of focusing a little bit more on what the postseason looks like."

"When they stick with the middles, obviously I have a split or an open ball, so I can just crank as much as I want with no block," Udenze said. When describing where she aims when hitting against a defense as potent as Emory's, Udenze laughed. "Just aiming at the floor or somebody's face-either one is good for me."

Before playing Emory, Wash. U. swept its first three matches of the weekend, defeating UAA opponents Carnegie Mellon, Case Western Reserve and New York Universities. The latter game was a dress rehearsal for the comeback against Emory—the Bears trailed by as many as nine points in the second set but rallied behind a 9-1 run to secure a two-sets-to-none lead.

"It's great. We're coming off this with so much confidence and so much drive to get even better," Nelligan said about the undefeated weekend, which pushed the Bears' winning streak to eight games, tying a season high.

Every year since 2007, Wash. U. and Emory have split their matchups in the regular season—one team winning in the UAA Round Robin and the other exacting vengeance in the conference championship. Odds are, then, that the Bears and Eagles will play



Sophomore setter Allison Zastrow, left, and freshman middle hitter Caroline Dupont, right, go up for a block attempt in University Athletic Association play. The Bears went 4-0 over the weekend, including a five-set comeback victory over Emory University, to earn a share of the UAA regular season title.

again this year with UAA supremacy in the balance.

"It's hard because obviously, we get really pumped to play our rival, but at the same time, we have to treat them like they're any other team that we can beat and that we can beat easily," Nelligan said. "It's an interesting mix of trying to hype yourself up and trying to calm yourself down. But obviously, beating them in such a close game is huge, and everyone is just ecstatic

VOLLEYBALL

SUNDAY

No. 11 Wash. U. 21 15 No. 4 Emory 13

Udenze - 13 kills, 6 digs

FRIDAY, NOV. 1

Wash. U. vs. U. of Michigan-Dearborn, 7:15 p.m.

Women's soccer rolls on to victory over extended weekend

ALBERT MO CONTRIBUTING REPORTER

Friends and family of the Washington University women's soccer team filled the stands at Francis Field as seniors were honored in front of the home fans Sunday. On the field, the No. 2 Bears took care of business with a 4-2 victory over the University of Rochester, which followed Friday's 2-0 win over visiting Case Western Reserve University.

Having won their last 19 meetings against Case Western Reserve, the Red and Green looked to push that to 20 straight as they took to the pitch on Friday afternoon.

Stifling defense by both teams marked the opening minutes, but Wash. U. managed to break through in the 26th minute, when freshman forward Katie Chandler seized a loose ball in the box off a deflected cross from senior back Darcy Banco and danced around Case's goalkeeper for the first goal of the game and her fourth of the season. It was Chandler's first goal since

The Bears began to overpower the Spartans as the

second half progressed, Lillegraven scored an insurance goal off a cross into the box from senior forward Becky Berels.

For the game, Wash. U. outshot Case 24-10. The Bears posted their 11th shutout of the season in the win as sophomore goalkeeper Amy French recorded four

Before the game on Sunday against Rochester, the team's eight graduating players were honored. This group of seniors has made three NCAA tournament appearances with two trips to the Elite Eight.

The seniors have "become players that we've counted on to lead not only the current team, but help leave the program in better shape than when they came in," head

coach Jim Conlon said. Coming into the game on Sunday, it was a tale of two stories—the Yellowjackets of Rochester had been struggling in the month of October with only two goals in four games. The Bears, on the other hand, looked to improve their record to 13-1 on the season and remain undefeated in University Athletic Assocation play.

Senior forward Jessica and in the 76th minute, Johnson led the charge for sophomore forward Olivia Wash U early as she scored two goals in the opening minutes of the first half. But a persistent Rochester squad battled back, and in the 31st minute, the Yellowjackets' leading scorer, Jessica Smith, was able to find the back of the net off a corner kick, cutting the Wash. U. lead to one at halftime despite an 11-3 shot advan-

tage for the Bears. Less than a minute into the second half, Lillegraven put another shot into the goal off a feed from Berels. For Lillegraven, the goal was the 10th of the season, tying her for the conference lead in goals. With 11 assists on the season, Berels has sole possession of first place as the UAA assist leader.

Rochester's Kathyrn Rowe again made it a onegoal game in the 52nd minute off a penalty kick issued due to a handball call on Wash. U. However, Chandler scored her fifth goal of the year and second of the weekend off an assist from Steimle in the 75th

French gave up a seasonhigh two goals in the game, but she still leads the UAA with a 0.33 goals-against

average. "[The goals were] on one corner kick and one [penalty kick], but none from scrimmage," Conlon said. "We need to be a little tidier and capitalize on opportunities...we scored more goals than they did, and that's what counts."

Wash. U. has now won 15 straight UAA games and has only one regular season home loss over the past three seasons under Conlon. The team will hit the road for its final four games, three of which are conference games.

Cross-country nets two topthree finishes at Brooks Invite

ALEX LEICHENGER SENIOR SPORTS EDITOR

Only two-time defending national champion North Central College edged out the No. 3 Washington University men's crosscountry team at the University of Wisconsin-Oshkosh **Brooks** Invitational Saturday, and the No. 26 women's team

placed third. Juniors Drew Padgett and Lucy Cheadle again set the tempo for the Bears, each notching second-place finishes in fields of more than 500 runners. Padgett has been the Bears' fastest runner in every race this season, and Cheadle has led the women's squad at all three meets in which she has competed. For Cheadle, the 21:16.47 6,000-meter time was the best of her career outside of last season's 21:01.35 at the NCAA Midwest Regional Championships.

Padgett set a personal record, as he has become accustomed to doing during this breakout season, with his 24:27.09 8k time

Senior Kevin Sparks finished just behind Padgett in fifth place, and senior Michael Ellenberger snuck into the top 10 in 10th place. Juniors Garrett Patrick and Brett Baker checked in at 29th and 35th, respectively. The Bears' top seven runners all placed in the top 40 overall. really "It's a fast

course...so we had tons of personal bests," Ellenberger said. The men's team com-

peted against six other top 25 squads, including No. 1 North Central. While North Central's team score of 33 points outdid the Red and Green's 64, the

Bears finished well ahead of all other top 25 opponents. No. 14 University of Wisconsin-Eau Claire, the third-place team, was closest with 133 points.

Still, Ellenberger believes the team can close the gap with North Central before National Championships next month.

"Coach [Jeff] Stiles told us that if we're within shouting distance of a team in October, then we still have a pretty good fighting chance against them in November," Ellenberger

In the women's 6k, freshman Sarah Curci crossed the finish line in 21st place just more than a minute after blazing two-time All-American Cheadle. Sophomore Ellen Toennies placed 28th, followed by senior Elizabeth Worley in 34th and sophomore Bri Tiffany in 48th.

Freshman Annie Marggraff, usually a topfive runner for the Bears, was held out of the meet for precautionary reasons due to a nagging injury.

The Bears narrowly missed out on a secondplace team finish, with a score of 124 points just behind conference rival and sixth-ranked University of Chicago's 120. However, Red and Green defeated five teams ranked ahead of them, including No. 9 Trinity University, which finished in fourth. No. 8 Calvin College won the meet with 71 points.

The Brooks Invitational marked the final postseason warm-up meet the Bears' sched-University ule before Athletic Association Championships on Nov. 2.

"While it was a bummer not to have beaten

CROSS-COUNTRY

SATURDAY

Cheadle: 6k, 21:16.47

Padgett: 8k, 24:27.09

[UChicago]," Worley said, "it was kind of a silver-lining, good thing in the sense that moving forward for conference when we're racing them, we will definitely be looking to beat them and do better."

All healthy runners race in meets before the conference finals, when only the top seven runners from each team compete. The men's team has won three straight UAA titles while the three-year run of the women's team was snapped last season with a fourthplace finish.

"I know it was a bummer for everyone to walk away being fourth," Worley said. "It was also a tough year we had lost [teammate Gabby Reuveni]. I was proud of how we finished last year based upon that, but this year, we've got a lot of really talented freshmen and a lot of returners who are definitely racing better than they have in the

On the men's side, senior runners are looking to close their college careers with a UAA title in each season.

"The fact that every year at UAAs we have different lineups—we have different guys on the line-so far we've always come away with a victory," Ellenberger said. "It's really fun to see different parts of the team contribute every year."

WOMEN'S SOCCER

SUNDAY

1 2 F No. 2 Wash. U. 2 4 2 Rochester Johnson - 2 goals

TUESDAY, OCT. 29

Wash. U. vs. Millikin University, 3:30 p.m.

Men's soccer drops conference matchup

ALEX LEICHENGER
SENIOR SPORTS EDITOR

The ball again failed to bounce the way of the Washington University men's soccer team in overtime as the Bears suffered a 2-1 loss to No. 18 University of Rochester Sunday on Senior Day at Francis Field.

The Bears fell to 0-2-2 in overtime games and 1-2-1 in the University Athletic Association, and head coach Joe Clarke will have to wait at least until Thursday for his 400th career victory. Clarke has 194 wins at Wash. U. after a 14-year tenure at St. Louis University, in which he compiled 205 victories.

"It's very frustrating," senior forward Jeremy Kirkwood said of the overtime disappointments. "You always want to be the team that's celebrating. Guys want to be the hero and score that big goal."

Instead, Rochester's Alex Swanger played the hero role, scoring just 52 seconds into overtime for his third gamewinning goal of the season. Swanger's shot killed the short-lived boost of energy from a late Bears' rally.

Rochester took the lead only one minute into the game after a Wash. U. foul, and both teams were scoreless for the next 80 minutes. The Bears finally broke through with a much-needed goal from freshman back Henry Cummings in the 82nd minute, which sent the game into overtime.

But the good vibes disappeared after a miscue by the Bears led to Swanger's goal.

"It happened sort of quickly," Kirkwood said. "We had it up in their end, and we tried to drop it back—I don't know if it was a miscommunication or what, but somehow the pass just went in no-man's land right to them."

The Bears were in a better mood Friday, when they routed visiting Case Western Reserve University 4-1.

Kirkwood scored two goals, moving into a tie with freshman midfielder/back Jake Shapiro for the team lead at four. Freshman midfielder Kevin Goon and senior midfielder Manny Angel also scored.

The three-goal margin of victory was the second largest for Wash. U. on the year behind two four-goal wins in September.

"We came out really energetic and took it to them early on and asserted ourselves in the game," Kirkwood said. "I think we were the better team, and we showed it. We had the ball most of the time, and we were really good with our passes. We were able to put the game away and get a big victory for once."

Junior David Wang replaced senior Jono Jebson in goal for the weekend games after Jebson suffered a concussion in practice. Wang had seven saves and three goals allowed total, putting his season save percentage at .828 in over 522 minutes of play

"We didn't make too much a big deal of it because Wang has played a decent amount this year," Kirkwood said. "We're pretty confident in our backups in all areas of the field."

The Bears, who already dropped out of the national rankings this week, fell to fifth place out of eight teams in the UAA. They have four road games to finish the regular season, with three against conference opponents.

MEN'S SOCCER

SUNDAY

1 2 OT F
Wash. U. 0 1 0 1
No.18 Rochester 1 0 1 2

THURSDAY, OCT. 24

Cummings - 1 goal

Wash. U. vs. Principia College, 7 p.m.



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[WEEKLY BAR AND RESTAURANT GUIDE]





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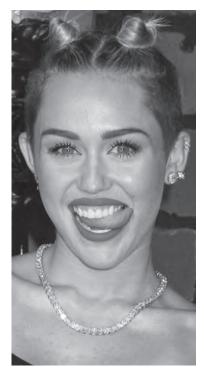








8 HALLOWEEN COSTUMES FOR THE POP-CULTURE SAVVY











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JACKIE BROGDON CONTRIBUTING WRITER

Washington University students may not dress up as ghosts and witches to trick or treat anymore, but between Bauhaus, Halloween-themed frat parties and other holiday shenanigans, there's still ample opportunity for all of us to get a little creative with our costume choices this year. For the pop culture-savvy of you, here are some topical ideas:

MILEY CYRUS—After her controversial performance at the Video Music Awards this year, we're betting that you'll see plenty of people sporting her trademark pigtail/bun combo this

Halloween. Couples may even go as Robin Thicke and Cyrus, adding a "Beetlejuice"-esque striped suit for Thicke and a homemade teddy bear onesie for Cyrus. These costumes will be just obnoxious enough to get attention at a party. **POKÉMON**—With the

new "Pokemon X" coming out this month, our old animated friends will be on people's minds. Prepare to get nostalgic over Pikachu, Charizard and Mewtwo costumes. They'll be popular because they'll be easy to recreate cheaply by modifying old clothes. Friends can dress up together in an ensemble of their favorites.

THE AVENGERS—

Superhero costumes are classic costume party crowd-pleasers. They're sold in nearly every costume store and are constantly relevant with new movies frequently coming out for each of the characters. Thor may be especially popular this season with "Thor: The Dark World" in theaters soon—though it may be difficult to find the iconic hammer.

GOVERNMENT BASHING COSTUMES—Politician costumes have always been trendy, but Wash. U. students especially will have fun getting creative with their government bashing costumes due

to the recent government shutdown. "The Debt Ceiling," Congress members and disgruntled government workers might make appearances this Halloween. They'll be clever enough to start a conversation with just about anyone. Political science majors will likely be drawn to these topical costumes. **GATSBY**—Since the Baz Luhrmann adaptation came out this past May and impressed audiences with its visuals, English majors and other literary lovers will be drawn to flashy Gatsby costumes. They'll be an excuse to dress extravagantly and carry fancy drinks all night.

Couples will monopolize on the glamour of a flapper Daisy as well.

THE FOX—Foxes may have been a bland costume last year, but foxes have never been as popular as they are now with the explosion of the viral music video of Norwegian duo Ylvis. Those wearing this costume will have an excuse to break out into song all night, so be prepared to hear "What Does the Fox Say?" about a million times.

BREAKING BAD—Since the finale of the Emmy Awardwinning show and the upcoming spinoff "Better Call Saul," there may be more than one Walter White or Jesse Pinkman

at the party. Their looks are easy enough to recreate with borrowed clothes, so they may be popular costumes for those looking to dress up last minute. There's even the possibility of group costumes with the rest of the cast from the show.

GAME OF THRONES—

Costumes inspired by this cult fantasy show were Halloween hits last year, and with the upcoming fourth season, Khaleesi, Jon Snow and Joffrey may be a few you'll see this year, too. But if you're not comfortable with people shouting "Hodor!" at you all night, better steer clear of this one.



puzzle

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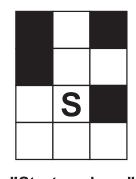
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"Freeze

single continuous spelling path that moves horizontally, vertically and diagonally. Fill the grid from square to square - revisiting letters as needed to complete the spelling path in order. Each letter will appear only once in the grid.

"The Clever Little Tailor



2 3 6 9 5 3 4 7 6 2 4 9 8 4 5 2 9 6 1 5 8

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6

2

each row, column and 3-by-3 box (in bold borders) contains every digit, 1 to 9. For strategies on how to solve Sudoku, visit www.sudoku.org.uk SOLUTION TO SATURDAY'S PUZZLE 8 2 9 3 6 4 7 1 3 1 2 7 5 8 6 9 6 7 1 8 4 3 5 2 5 3 7 6 2 9 8 4 7 9 3 4 8 5 1 6 8 4 6 5 1 9 7 2 3 1 5 6 9 7 2 4 8 7 9 4 8 2 1 6 3 5 2 8 4 5 3 1 9 7 © 2013 The Mepham Group. Distributed by

Complete the grid so

FOR RELEASE OCTOBER 21, 2013

Los Angeles Times Daily Crossword Puzzle

Edited by Rich Norris and Joyce Lewis

ACROSS 1 A dromedary has

5 Smart guy? 10 Exec's "I need it now! 14 Black-and-white

15 Military training group 16 Actress Hatcher 17 Like a clock reading 5:05 at

18 "Eat!"

snack

19 Tenant's expense 20 *Space-saving computer monitor 22 Fateful March day

23 Equipment on a balance sheet,

24 Immunity builder 26 Cuban dance 30 Defective cars

33 Devious laughs 36 "That stings! Often __: about half the time 38 Often _

39 Foofaraw 40 Untidy waking-up hair condition,

and what the first word of the answers to starred clues can be 42 Historical span

43 Posh 45 Freezer bag

feature

46 Bluish hue

47 Go away 49 Southern speech

feature

51 Turn out to be 53 Zodiac transition

points

57 Arizona Indian 59 *Title racehorse

in a 2003 film 63 Mont Blanc, par exemple

64 Rabbit relatives 65 Foreign Legion cap

66 Falsehoods 67 "Fame" singer Cara

68 First family's garden site? 69 Öater stronghold 70 Tickle pink

71 Cubicle

furnishing

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32 Kenton of jazz

33 Difficult

DOWN

1 Labor leader

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tablelands

electrically

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tearierker

from home

11 *Start-up capital

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situation, with

composer

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10 Some hotel

lobbies

9 Pet's home away

4 Kiln users

5 Adaptable.

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27 Cohort of Curly 28 Future blossoms 29 Felt pain 31 Director Ephron

10/21/13 By Gail Grabowski and Bruce Venzke Thursday's Puzzle Solved CRAPSTABLE who vanished in OEDIPUSREX 2 Range dividing BRED ICANRELATE Europe and Asia SAWOFFESKIOCAS YOGILTHETOWEL SOURERDERLOB CELIA 6 Wilderness home



52 Necklace gem

34 Falco of "The Sopranos'

35 *Jalapeño, for one 37 Listen to 40 Polar explorer

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informally

50 Loos, for short

48 Buttocks,

Richard 41 Menu words 44 Most off-the-wall 46 Sounded like a

concerns 56 Reek 57 Football game division

54 Soft leather

55 Plumber's

58 Hodgepodge 60 Real estate measurement

61 Curved 62 "That makes sense"

NOBEL FROM PAGE 1

the bank is trying to sell panics." because the asset isn't worth very much, not because the bank needs the

"So even if the full value of the asset is bigger than the value of the deposits, if everybody wants their money out at once, the banks will fail," Dybvig said. "Historically, they've been referred to as banking

Dybvig explained that this behavior is typically seen as irrational, and he and Diamond were disputing this common view.

"They would say, 'This is crazy. People are acting strange,' but in fact, it's perfectly rational. If you think a bank isn't going to be there tomorrow, then you'll take [your money]

out today," Dybvig said.

The paper also advocates ways for banks to avoid bank runs, such as setting up contracts that provide liquidity or putting in place institutions that will reduce the probability of a run, such as deposit insurance.

Dybvig admitted it would have been nice to win the prize, though he

said if he were picking the winner, it would be Steve Ross, his advisor in graduate school.

"He's done really important work, and he deserves it more than I do," Dybvig said. "It'd be nice to win, but I'd feel a lot better about that if he got it first."

Dybvig also gave credit to the winners of the

2013 prize. He's worked with Schiller, whom he called "a creative scholar," both as his student and as a colleague, and even recalled mocking Schiller when he was taking his class at University of

"The Ph.D. students [at UPenn] usually have skits that make fun of the faculty members. I

Pennsylvania.

shaved my beard so I could play Schiller in the skit," Dybvig said.

He was also happy to find that Fama received the award because the prize isn't typically awarded to people who specialize in economic fields other than finance.

A number of business school students were excited by the fact that Dybvig's name floated as one of the most likely winners for the prize.

"I think it really boosts the academic credibility of Olin-I wish more students were aware of this," Olin senior Madeleine Parker said. "If he was on the short list this year, who knows? We could have a Nobel Prize winner on our faculty pretty soon."

Junior Amy Fjerstad said that the quality of a professor is not contingent on whether or not he or she has won a Nobel Prize.

"I think being a winner is definitely very impressive, but I think that having professors that are really good in their fields and really passionate about what they do is just as important," Fjerstad said. "A lot of Wash. U. professors are experts in their area of study without having won Nobel Prizes for their work, and they're still really excellent teachers."

Mahendra Gupta, dean of the Olin Business and Provost School. Holden Thorp unavailable to comment.

COURSE FROM PAGE 1

the same; the new version simply has a new feel to it. The course listings are still updated in real time, so students will have immediate access if a new section is opened or a description is updated.

Even so, small changes have been made. Listings are now sorted by course rather than by section, which should shorten the list view, streamlining the process. Both expanded and condensed views are available, showing or hiding the course description and attributes, respectively.

Student feelings toward the changes were mixed.

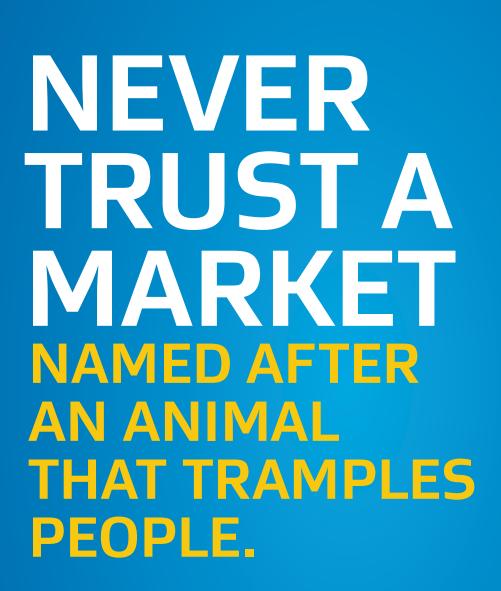
"I think the new listings are nice because they allow people to scroll past some of the classes and see right away what they're about, since sometimes the titles of the classes can be misleading," junior Hansika

Narayan said. Junior Anna Rossi dislikes the new arrangement of the course catalog, saying it makes looking at all the options more difficult.

"It's not as easy to gauge all of the classes as it used to be," Rossi said. "I think I liked it better when it was just the title instead of all the information because it's easier just to see the title and then click if you're interested. I had the hardest time figuring out how to find the course description on this system."

Features that are not yet available include a "search by professor" option as well as an option to specifically view open or closed courses.

"We're constantly working and tweaking, making small, incremental changes when someone notices that something slipped through the cracks or isn't working properly," Fechtman said. "We can typically fix these small issues within a day or two."



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2012 risk-adjusted

performance.

The Lipper award is given to the group with the lowest average decile ranking of three years' Consistent Return for eligible funds over the three-year period ended 11/30/12. TIAA-CREF was ranked against 36 fund companies with at least five equity, five bond, or three mixed-asset portfolios.

TIAA-CREF mutual funds have achieved high rankings over various asset classes and market cycles. The 2012 Lipper/Barron's overall ranking was determined by weighting five fund categories in proportion to their overall importance within Lipper's fund universe. TIAA-CREF's overall ranking was 10th out of 62 mutual fund families for one-year performance, and 29th out of 53 mutual fund families for five-year performance. TIAA-CREF did not qualify for the 10-year ranking. Past performance does not guarantee future results.

Consider investment objectives, risks, charges and expenses carefully before investing. Go to tiaa-cref.org for product and fund prospectuses that contain this and other information. Read carefully before investing.

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