





NCYC 2019

BLESSED • BROKEN • GIVEN BENDITO • PARTIDO • ENTREGADO NOVEMBER 21-24, 2019 • INDIANAPOLIS

PRELIMINARY INFO MTG NOVEMBER 26, 2018

What is NCYC?

The National Catholic Youth Conference is an exciting, biennial three-day experience of prayer, community, and empowerment for Catholic youth and those that walk with them. Catholic young people and their chaperones—youth ministers, campus ministers, parents, catechists, priests, coaches, and scout leaders—come together to pray, learn, and grow in their faith. In addition to opportunities to receive the sacraments of the Eucharist and penance, NCYC participants attend general and breakout sessions on topics relevant to living as a disciple of Christ in today's world, visit with organizations that provide



resources and other support to youth and youth ministry, spend time in personal and communal prayer, and engage in service to others. Teens are part of an enormous community of peers who love Jesus and their Catholic faith and aren't afraid to show it! Teens and youth leaders can together harness the experience and bring it back to their parishes!

As we do every other year, the Diocese of Gary Office for Youth & Young Adults will coordinate a trip to NCYC 2019, which will be held November 21-24, 2019 right down the road in INDIANAPOLIS! As per the event organizer, NFCYM (National Federation for Catholic Youth Ministry), all registration is handled by one central office. Therefore, OYYA will coordinate the diocesan delegation and serve as travel agent. Once we are in Indy, however, group leaders should think of NCYC as any other parish event for which they are in charge. In Indy, OYYA's job is to handle hotel problems, diocesan gatherings, and keep you posted with any info NFCYM wishes to pass along.

NCYC is an unbelievable event that will help your ministry grow as you experience a sense of BIG CHURCH! I've been attending NCYC since 1997, and it is one of my favorite events. I am consistently awed at the way teens truly embrace their faith at this event. The biennial NCYC is the largest regular gathering of Catholic youth in the country.

The 2019 theme is **Blessed · Broken · Given / Bendito · Partido · Entregado**.



Cut to the chase! How much \$\$\$?

The final per person Diocese of Gary package cost will not be known until we receive our hotel assignment. The NFCYM releases hotel information to group leaders in February, but there is a better than average chance we will get our first choice. Because the overwhelming majority of group leaders have had a positive experience with the **Courtyard by Marriott, Downtown Indianapolis** (we were there in 2011, '13, '15, and '17), that was our request. To help you begin planning, I am

proposing that we move forward assuming we will indeed be placed there.

The simple question, "How much does it cost per person?" cannot be answered simply for NCYC! This is because OYYA bills groups for NCYC & hotel separately. OYYA bills a per-person rate based on how many persons are assigned to that person's room. See the sheet "NCYC 2019 Billing Plan" for a detailed explanation. There was a slight cost increase due to hotel and conference registration rate increases.

As of November, 2018, here is my estimate for how much NCYC will cost per person*:

If participant is one of 4 persons to a room: \$404 If participant is one of 3 persons to a room: \$455 If participant is one of 2 persons to a room: \$558 If participant is one of 1 persons to a room: \$865

The OYYA package price will include: NCYC registration, Hotel, 1 diocesan social gathering with pizza or ice cream, and 1 souvenir item (likely t-shirts, one to trade, one to keep). See separate page dedicated to cost estimates.



*TIERED PRICING: The rates above are for those participants you register on or before JUNE 3RD. Further complicating matters this year, in an attempt to encourage advanced registration, NFCYM is doing tiered pricing. I have to charge you what we are being charged. For registrations received on or before September 3rd, add \$20 to

the figures above. For registrations received after September 3rd, add \$40. See **Diocese** of Gary NCYC 2019 Dates & Deadlines for details, but if you remember just one fact, remember this: to pay the least amount of money, participants should be committed by JUNE 3RD.

Other expen\$e\$: Meals and transportation are **not** provided in your package. Participants will eat at downtown Indy restaurants and/or Convention Ctr. vendors. Plan accordingly according to your teens' appetite and budget! A large amount of exhibitors will be selling their wares at NCYC, including Catholic Christian t-shirts, CD's, etc. Some teens choose to bring some souvenir money. You determine your Parish/Cluster Group expenses. Many groups choose to produce parish t-shirts, misc. trade items, etc. Other parishes have been known to arrange for one or more meals during NCYC.



OYYA does not arrange transportation:

Because of our close proximity to Indianapolis and the anticipated size of our total delegation, OYYA does NOT arrange for transportation to and from NCYC and during our stay in Indy. Parish/cluster groups arrange all transportation details. Kevin can assist group leaders wishing to collaborate with another group on travel. Group leaders should heed diocesan travel policies.



Where is the 2019 NCYC?

NCYC '19 General Sessions will take place inside Lucas Oil Stadium, and most of the other exhibits and sessions will take place inside the adjacent Indy Convention Ctr. Downtown Indy is very pedestrian-friendly with lots of restaurants and in the event of cold weather, most of downtown is connected with skywalks.

What will teens "get" out of NCYC?

Hard to tell. For some, the speakers will be remembered the most. For others, the dynamic closing liturgy or an inspiring Eucharistic Adoration. For others, the chance to celebrate your faith with others from across the country. The "meat" of the conference is in the large gathering sessions and the breakout megasessions. They are basically workshops, but on a larger scale. A sample of topics covered include: Catholic identity, Catholic social teaching, cultural diversity, family relationships, forgiveness, global issues, leadership, self-esteem, sexuality, spirituality and prayer, and social justice.

I'm a group leader. How will NCYC help my group?

The Diocesan delegation will have the feel of a diocesan event, in that your teens will get a chance to meet teens from throughout the Region they might not otherwise meet. There will be opportunities to embrace our diocesan identity—depending on the desires of Bishop Hying we will likely schedule some kind of diocesan gathering—and you will appreciate knowing OYYA is taking care of most of the little details! **But ultimately NCYC is a parish event**; and you will look forward to bringing the experience back home. Each night, parish leaders are urged to gather their groups for "Parish Time," to pray and process together. Some group leaders take their teens out for a parish meal. We don't



want you to "lead a group to NCYC." We want you to lead your ministry on a pilgrimage to NCYC! That pilgrimage begins long before the trip, and the journey will allow you to use the incredible NCYC experience to give your ongoing ministry a boost.



Use NCYC as a part of your Synod implementation

NCYC specifically addresses many Diocese of Gary 2017 Synod Initiatives and Strategies:

YOUNG CATHOLICS

(Initiative) Provide young Catholics with opportunities to gather and experience the richness of the Catholic Church and her teachings at the parish, regional, and diocesan levels.

(Strategy) Create special retreats and faith experiences that allow youth and young adults to encounter Christ and others outside of regular, ongoing parish activities.

(Strategy) Expose youth and young adults to many forms of prayer, and provide intentional opportunities for sacramental participation.

(Initiative) Develop collaborative strategies for youth and young adult ministries that allow youth to experience the faith beyond the parish boundaries, including events and ministries that are shared-parish, deanery, regional, diocesan, national, or international.

We live so close. Can we attend for just a portion of it?

I will not prevent a group leader from deciding to arrive late or leave early, however I will strongly discourage it. Most teens say afterward that NCYC wasn't long enough, so why make it shorter?! The president of the NFCYM makes a letter available for School Principals explaining NCYC, and in most cases the Thu & Fri school absence is excused. OYYA tries to break even on NCYC and never makes money. The NCYC package price is based on goodfaith estimates on registration, hotel, and other expenses. It is next to impossible to prorate the expenses, and therefore all participants will pay the full package rate, so it just makes sense to get the most out of your money!

Single-day passes are available for adults only (for a visiting priest, etc.). The 2017 single day registration fee was \$75. Contact Kevin Driscoll for information regarding single-day registration.

Can I save a few bucks by coming home Saturday night?

Significantly-reduced hotel rates are made available by our commitment to follow the NFCYM's hotel assignments and policies, which includes a Saturday night stay. Failure to stay Saturday night would negate the rate reduction for all nights, eliminating any perceived savings. It also eliminates the dangers of late night travel (It is sometimes approaching 10:30pm by the time participants exit the stadium following NCYC Closing Mass).





Any advice on fundraising?

There are a zillion ways to raise funds, but here's a recommendation that I have that has less to do with HOW you raise money as much is it has to do with WHY you're raising \$\$ to go to NCYC. You have to avoid the perception in your parish that the teens are taking a "field trip," or a "vacation!" Instead, be intentional in the way you present your group's participation in NCYC. Rather than "sending a group of teens to NCYC," you are "coordinating your parish's delegation to the National Catholic Youth

Conference." Instead of just participants, they become representatives of your parish. See the difference?! In other words, you want your parishioners to take *ownership* of these teens! Of course that means giving back on the part of the teens! Consider ways in which the teens can share the experience with the parish community (pictures in the back of church, bulletin witnesses, etc.).

Links to a few fundraising PDFs are posted at ncyc2019.com.

Where can we learn more about what's going on at NCYC?

The NFCYM will soon release information about its General Session and Megasession performers, entertainers, exhibit area, etc. will be posted at the official NCYC website, **ncyc.info** as they become available. The best thing to do is bookmark our website—**ncyc2019.com**—it has links to the NFCYM site, and will always have updated info on our diocesan delegation.

My teens want to do more!

There are two opportunities for your teens to get more involved in NCYC: as an Ambassador and as an Animator. Ambassadors assist in workshops, introducing speakers, serving as greeters, prayer leaders, etc. This requires only online training and an orientation on NCYC Thu. afternoon. Animators are utilized in on-stage general sessions, prayer services, music ministry, etc. In 2017, NFCYM did not open its Animator program to the general public as it had in years past. Kevin will contact all NCYC leaders and post all info to ncyc2019.com when details become available.

College-aged young adults

College-aged young adults wishing to attend NCYC may do so as chaperone assistants for an attending NCYC group. These participants heed all rules, documents, and policies as all other NCYC chaperones, including all diocesan VIRTUS/Safe Environment requirements. Please note: per diocesan policy, anyone under the age of 21 on Nov. 21, 2019 cannot be counted as a full chaperone, and therefore does not count toward your adult:youth ratio. Chaperone assistants are allowed, but should never be alone with youth or allowed to drive youth.

Promotional Assistance

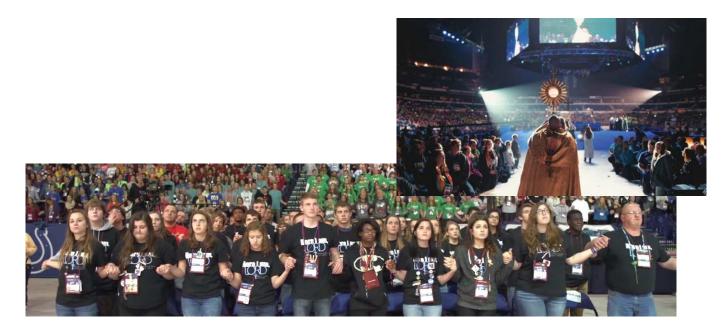
Promotional assistance will be made available by the NFCYM and OYYA. PDF promotional flyers and posters from OYYA for your use will soon be available for download at <u>ncyc2019.com</u>. Logos and promo resources are also available from NFCYM at <u>ncyc.info/promo</u>.



Get the lay of the land

NCYC 2019 marks the 5th consecutive NCYC held in Indianapolis. Group leaders have shared that familiarity with the logistics is an advantage of returning to Indy for another NCYC. If you are new to NCYC, since we live fairly close to Indy, we strongly recommend taking an informal "Familiarization Tour" prior to NCYC: visit the hotel, the convention center, and see where the restaurants are that you might consider visiting with your group. Want to do a nice group meal? Meet with a restaurant manager and ask about party rooms, special rates, or reservations. (Don't wait until November to make group

reservations!) Best of all, you'll be a confident leader on November 21, 2019!





NCYC 2019 CO\$T E\$TIMATE\$

Based on previous trips and current estimates, I can give you at least some preliminary estimates, to allow you to start planning:

\$404-865	Diocesan per-person trip package price*, to include: - NCYC registration - 3 nights hotel - 1 diocesan social gathering with pizza or ice cream - 1 souvenir items (likely t-shirt, one to trade, one to keep)
\$80-130	Meals: not included at NCYC. Participants will eat at downtown Indy restaurants and/or Convention Ctr. vendors. Plan accordingly according to your appetite and budget!
\$50-100	Souvenirs: a large amount of exhibitors will be selling their wares at NCYC, including Catholic Christian t-shirts, CD's, etc.
?	Travel: group leaders will determine this amount. More details will be known when we receive our hotel assignment(s), which impacts parking rates, mileage, etc.
?	Parish/Cluster Group expenses: you determine this amount. Many groups choose to produce parish t-shirts, misc. trade items, etc. Other parishes have been known to arrange for one or more meals during NCYC.
	Depending on how your details shake out, this is a safe total preliminary estimate that participants should plan to pay:
\$500-600 \$550-650 \$650-750 \$950-1150	If participant is one of 4 persons to a room If participant is one of 3 persons to a room If participant is one of 2 persons to a room If participant is one of 1 persons to a room

*Group leaders: see "NCYC 2019 Billing Plan" sheet for detailed explanation about the variance in rates



NCYC 2019 TIMELINE

These deadlines are diocesan deadlines for GROUP LEADERS. Participants should follow deadlines established by their group leader.

NOW!	\$tart fundrai\$ing! Fundraising resources are available at ncyc2019.com ("Trip" link) including:
	• NCYC Fundraising • 10 ideas to keep the fun in fundraising • The art of YM fundraising
NOVEMBER, 2018	OYYA releases preliminary cost estimates, deadlines, and timeline for prospective NCYC group leaders.
NOVEMBER, 2018 – EARLY 2019	Youth ministry leaders start promoting NCYC to teens and parents. Resources available at <u>ncyc2019.com</u> and <u>ncyc.info</u> . Make sure OYYA has you on the list of prospective NCYC leaders, to ensure you are receiving all NCYC-related communications, which begins almost-monthly starting Jan., 2019.
NOVEMBER 26, 2018	NCYC Group Leader Info Mtg. 6:30pm, Our Lady of Sorrows, South Haven Gotomeeting available/will be recorded
FEBRUARY 2019	Diocese receives hotel placement. Once this is known, a final per-person package price is established (for registration & hotel).
SPRING 2019	KNOW THE DEADLINES - plan ahead, remembering that the cheapest rates are available to those who register participants and pay the earlybird registration by June 3rd.
	Spring, 2019 is the best time to finalize your group, not summer or fall!
JUNE 3, 2019	Earlybird deadline: online registration & \$250 per person due to OYYA
MID-AUGUST, 2019	Group leaders receive and disseminate release forms to participants.
SEPTEMBER 3, 2019	Regular deadline: online registration & \$270 per person due to OYYA
SEPTEMBER 16, 2019	Group leaders turn in all forms to OYYA. This is also the date by which all adult leaders should be safe environment-compliant.
FALL, 2019	Additions accepted only as space permits
OCTOBER 15, 2019	Cancellation deadline. After October 15, groups are financially responsible for all cancellations, including hotel expenses.
LATE OCTOBER, 2019	Group leaders are sent preliminary hotel assignments and invoices (subject to change).
Thursday, Nov. 21 - Sunday, Nov. 24	National Catholic Youth Conference Conference ends very late Saturday. Saturday hotel overnight required.

NCYC 2017 GROUP LEADERS

First Name	Last Name	Parish	Cellular (219 unless indicated)	Email Address	
Kevin	Driscoll	_Diocese of Gary OYYA	552-4060	yyakev@yahoo.com	
Deacon Bob	Marben	_Diocese of Gary OYYA	574-340-4065	marbenrw@gmail.com bmarben@dcgary.org	
Joe	O'Neil	Andrean High School, Merrillville	708- 712-3649	joneill@andreanhs.com	
Stacia	Bolakowski	Bishop Noll HS, Hammond Sacred Ht. Wanatah	363-8216	sbolakowski@bishopnoll.org	
Mary Joan	Dickson	Holy Name, Cedar Lake	306-2919	maryjoandickson@yahoo.com	
Rochelle	McNamara	Holy Spirit, Winfield	810-853-1882	formationmcnamara@gmail.com	
Dennis	Churilla	Our Lady of Grace, Highland	708- 426-6864	dennischurilla@msn.com	
Geoffrey & Mary	Williams	Our Lady of Sorrows, S. Haven	616-8585	gsw6531@gmail.com maryawill@comcast.net	
Andrew	Berger*	Sacred Heart, La Porte	574-303-4272	youthsacredheartlp@gmail.com	
Paula	Hammersley	St. Ann, Gary	384-2081	paulahammersley@comcast.net	
Vicky	Hathaway	St. Edward, Lowell	613-6846	vhathaway87@gmail.com	
Tim	Mathew	St. Elizabeth Ann Seton, Valparaiso	241-0249	tdmathew1989@gmail.com	
Karen	Yankauskas	St. Helen, Hebron	707-1640	karenyankauskas@gmail.com	
Vickie	Blackwood	St. John Bosco, Hammond	951-8935	sjbreligion@comcast.net	
Jamie	Sandona	St. John the Baptist/Whiting- Robertsdale Cluster	616-5341	jsandona@stjohnbap.org	
Debbie	Keelan	St. Joseph, Dyer	669-4163	debbiekeelan@comcast.net	
Brad	Nieman	St. Mary, Crown Point	775-7947	bnieman@stmarycp.org	
Barb	Ruess	St. Matthias, Crown Pt.	317-374-0113	bruess@comcast.net	
Jeannine	Quigley	St. Michael, Schererville	775-5356	jm.quigley@sbcglobal.net	
Kim	Morton	St. Patrick, Chesterton	331-6674	kmmarykay@comcast.net	
Phil	Page	St. Paul, Valparaiso	928-3420	phil.page@comcast.net	
Andrew & Kerri	Bennett*	St. Teresa of Avila Cath Stu Ctr., Valparaiso	A: 718-7220 K: 628-0750	akabennett@msn.com	
Kris	Conrad*	St. Teresa of Avila Cath Stu Ctr., Valparaiso	464-4042	saintt.faithformation@outlook.com	

* leadership change since NCYC 2017



DIOCESE OF GARY NCYC 2019 DATES & DEADLINES*



These are GROUP LEADER deadlines. Participants- follow your group leader's deadlines!

While estimates given in NCYC 2019 Billing Plan include total charges, it is impossible to know how much to charge until everyone is placed into hotel rooms, which won't happen until the fall. Therefore, group leaders will make payments for package prices only (\$250-\$290), and be invoiced for hotel fees/ balances after NCYC. Group leaders should determine how and when to charge participants accordingly.

JUNE 3RD: EARLYBIRD REGISTRATION PERIOD (\$250 per person)

Group leaders should register all participants (youth and adults) online (at the URL provided in a future mailing or contact Kevin), and submit \$250 per person to Diocese of Gary OYYA attn: NCYC; 9292 Broadway, Merrillville IN 46410

The Hotel Placement Request Form is also due June 3rd.

CANCELLATIONS / SUBSTITUTIONS / REFUNDS: Refunds of registration fees are not refundable, per se: instead, the funds remain in your group account and will be applied to your overall balance. Substitutions can be made at no cost up until September 3rd. Substitutions after September 3rd result in a \$40 change fee. Cancellations made after October 15th will result in forfeiture of hotel fees as well.

SEPTEMBER 3RD: REGULAR REGISTRATION PERIOD (\$270 per person)

Group leaders should register all participants (youth and adults) online (at the URL provided in a future mailing or contact Kevin), and submit \$270 per person to Diocese of Gary OYYA attn: NCYC; 9292 Broadway, Merrillville IN 46410.

Group leaders should make every effort to finalize their groups by September 3rd.

To ensure good diocesan stewardship, hotel rooms will be released after September 3rd. Participants who wish to attend NCYC after September 3rd will be accepted only as hotel space permits.

SEPTEMBER 16TH: FORMS DUE TO OYYA; SAFE ENVIRONMENT COMPLIANCE

Complete NCYC forms (waivers, permission forms, etc.) will be mailed to group leaders in mid-August. Group leaders should submit one complete packet of forms to Diocese of Gary OYYA attn: NCYC; 9292 Broadway, Merrillville IN 46410 on or before Sep. 16th.

> The Roommate Request Form is also due September 16th. All adult leaders should be safe environment (VIRTUS) compliant by September 16th as well.

LATE REGISTRATION (\$290 per person)

After Sep. 3rd, persons wishing to make any changes—cancellations, substitutions, additions—must first contact OYYA. Participants will be accepted only as hotel space permits. If approved, leaders should follow the same registration procedures as above.

OCTOBER 15TH: CANCELLATION DEADLINE

Cancellations made after October 15th will result in forfeiture of hotel fees as well.

Rooming assignments will be made late September-mid October based on hotel & roommate forms submitted. After that, preliminary invoices will be issued on or before November 1st.



FALL SPORTS CREATING NCYC CONFLICTS?

If you have teens & parents unwilling to commit because of fall sports & other activities, these should be handled carefully to make sure no one gets stuck with a bill for an NCYC no-show. Rule of thumb: it's always better NOT to register a risky participant and pay late fees than to forfeit hundreds due to a last-minute cancellation. OYYA will always do everything possible to get everyone to NCYC while remaining good stewards of diocesan funds. Call Kev!

Registration or payment related questions: contact Emily Sutton 219-769-9292 x282 • esutton@dcgary.org





"How much does it cost to attend NCYC?" ~ Everyone

It's a simple question with a complicated answer. This sheet will explain how we charge what we charge. What you charge your participants is up to you.

In the spirit of fairness and good stewardship, **groups will be billed for actual fair room usage** for NCYC hotel rooms. The per person rate billed by OYYA will be lowered according to how many persons are assigned to a room.

The actual room rate at the Courtyard by Marriott Downtown Indianapolis, after taxes & fees, amounts to **\$205 per night (up \$5 from 2017)**. Staying 3 nights, it costs **\$615 per room**. OYYA is making every effort to bill groups for *actual costs*.

This will no doubt be harder to calculate for group leaders, but is the most fair way to do it! This format also gives you the opportunity to save money when you place four persons in the same room.

Here is the per-person rate⁺ that OYYA will bill you, along with a comparison to 2017 rates:

	4 persons per room	3 persons per room	2 persons per room	1 person per room
NCYC 2019	\$404	\$455	\$558	\$865
NCYC 2017	\$400	\$450	\$550	\$850

The figures above also include the NCYC diocesan package, which includes conference registration & materials, tshirts, a diocesan gathering with food, and misc. administrative costs. Cost increases account for 2019 hotel and conference rate increases.

As you can see, the financial incentive for group leaders is to fill rooms, and avoid singles. Group leaders wanting to avoid singles and doubles should work with other group leaders and OYYA on roommate requests. Group leaders will have the ability to request that they be roomed with unfamiliar roommates (participants from other groups). OYYA will make every effort to fulfill your requests.

Married couples may be placed together, as may any persons related to one another and/or from the same immediate family. Otherwise, we place adults (post-HS 18 and over) with adults, teens with teens.

OYYA DEFAULT ADULT HOTEL PLACEMENT: We will place adults no more than **2** to a room, unless you request differently. In the event of a single, we will assign a roommate from another group. Priests are assigned singles. Married couples are usually assigned to their own room.

OYYA DEFAULT YOUTH HOTEL PLACEMENT: We will attempt to place **4** same-sex teens together, and will assign roommates from another group (usually no more than two groups in one room), unless you request differently. If we cannot place 4 to a room, we will place 3 to a room.

*NEW IN 2019: In an attempt to encourage advanced registration, NFCYM is doing tiered pricing. I have to charge you what we are being charged. The rates above are for those participants you register on or before JUNE 3rd. For registrations received on or before September 3rd, add \$20. For registrations received after September 3rd, add \$40. See *Diocese of Gary NCYC 2019 Dates & Deadlines* for details.

See reverse for a sample OYYA invoice for NCYC

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This will serve as your invoice. Changes made after the
date above will result in a revised invoice.
Checks should be payable to "Diocese of Gary"
Mailed checks should be mailed to:
Diocese of Gary OYYA
9292 Broadway
Merrillville IN 46410
Billing questions: Emily Sutton, 219-769-9292 x282

\$40.00 \$616.00 \$1,230.00 \$1,848.00 \$4,924.00 \$3,500.00 \$1,890.00 \$290.00 \$1,230.00 \$5,720.00 \$10,644.00 TOTAL NCYC EXPENSES: \$615.00 \$308.00 \$205.00 \$270.00 \$290.00 \$154.00 \$250.00 TOTAL HOTEL: TOTAL OTHER: 9 12 2 2 4 Number of persons 1 to a room: Earlybird NCYC packages (Jun 1) Regular NCYC packages (Sep 1) Late NCYC packages (after Sep 1) Other expenses (explain in notes) Number of persons 2 to a room: Number of persons 3 to a room: Number of persons 4 to a room:

Payments made prior to this statement: Credits (explain in notes) AMT DUE TO OYYA: \$4,924.00

\$5,720.00

NOTES

*NCYC diocesan package incl. conference registration & materials, tshirts, dioc. gathering, misc. administrative costs

- \$40 NFCYM REPLACEMENT FEE (D Tyler for A Dixon)



This map was distributed to participants for NCYC 2017.



The restaurants above are only a sampling of downtown restaurants with meals \$10 or less. For directions between NCYC locations and downtown locations, visit this custom Google Map: <u>http://is.gd/garyncycmap</u>. I also recommend the Visit Indy smart phone app.

With about 20,000 teens, rest assured the longest lines will be at the least-expensive restaurants, especially chain restaurants with brand-recognition. A few suggestions to counter the lines:

• Go out for pizza. Since you're in groups anyway, split a pizza or two and save time and money .

• Consider the many downtown bar-and-grills. Teens tend to avoid these because they're bars, but many are more "grill" than "bar" during lunch and dinner hours, and they aren't much more expensive than what you might pay at Subway anyway.

