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TRUMAN STATE UNIVERSITY INDEX

The University's student-produced newspaper

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University insurance plan falls short

Jill Kasparie
for the Index

Many students have bills in their mailbox – but not a \$15,000 bill. But after graduate student Lauren Rosenfield had appendicitis in November, that's exactly what she found. With Truman's insurance plan on her side, Rosenfield thought she could rest easy until she received the unexpected bill. "The whole reason why I took out health insurance [was] because if something like this happened, where I had an

emergency appendectomy, then I wouldn't owe \$15,000," Rosenfield said. "What student has \$15,000?" Students and staff recently realized holes in the student insurance plan offered through Truman and underwritten by The Mega Life and Health Insurance Company. Jane Cooper, president and CEO of Patient Care, a company that helps people understand healthcare

coverage, said students shouldn't expect too much because of the plan's low rates. "I think for [about] \$50 a month, which is what this policy covers, it is better than nothing," she said. "Just think, [Rosenfield] would have had an additional \$8,000 worth of bills if she hadn't had that policy." The plan costs students \$660 a year, which initially covers \$10,000 of maxi-

mum benefits for each injury or sickness. The maximum benefits are capped to limit the amount Mega Life and Health will pay for a particular service. Surgeons' fees, for example, have a \$4,000 maximum. Truman's student insurance policy will not pay fees extending past the \$4,000 mark on that specific benefit. If the injury or illness incurred by the student reaches the \$10,000 maximum-benefit mark, the insurance will cover 80 percent of medical expenses up to \$40,000. Rosenfield's hospital bill totaled more than \$23,000, but the maximum benefits

caps didn't allow her to meet the \$10,000 more to qualify for the \$40,000 to cover the rest of her surgery. As a result, the insurance covered about \$8,000 of her medical bills. Rosenfield looked for a supplemental plan to back up the student insurance policy offered through Truman. "I am just disappointed that this happened, and I feel like I love Truman and I love this school, that is why I wanted to stay here," Rosenfield said. "I feel like it's not taking care of students if this is what

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Crash claims teenager's life

Multi-car accident puts 3 people in hospital, killing 1

Alan Reininger
Staff Reporter

Brandy Cooley loved to drive, she loved her friends, and she loved her family deeply, her mother Shelly Strobietto said.

Brandy Cooley died in a fatal car crash on U.S. Highway 63 on Saturday three miles north of Kirkville. The collision occurred after the car Brandy Cooley was riding in stopped to wait for a car in front to make a left turn. They were rear-ended by a truck. Three of the four other people involved in the accident were taken to the hospital but have since been released. Strobietto said Brandy

Cooley was 16 years old, had a bubbly personality and was always smiling. Her sister, Nora Cooley, is a freshman at Truman. "We will miss her tremendously," Strobietto said. Trooper Christine McIntyre of the Missouri Highway Patrol said freshman Hollie Helton was stopped northbound on U.S. Highway 63 waiting to make a left-hand turn. She said driver Nikole Humphry of Queen City and Brandy Cooley of Glenwood were stopped behind Helton when Wayne Seegmiller of Queen City ran into Humphrey's car. McIntyre said Seegmiller's Ford F150 pushed Humphrey's Ford Escort into Helton's Pontiac Grand Am, which forced Helton to enter the southbound lane

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Power outage kills lab animals

Amy Deis
Index Staff

A brief, campuswide power outage Saturday afternoon caused the death of more than 150 lab animals being used for science experiments. Scott Ellis, science division head, said that when the power went out, the air compressor for the whole building also went out but failed to come back on. He said the compressed air balances the heating and cooling systems for Magruder Hall and the animal facilities and when off, the system automatically spouted out heat. He said because no one in the science division or at the physical plant was aware of this problem, the animals were not discovered until Sunday morning. The temperature skyrocketed from the lab's normal 70 degrees to more than 120 degrees, he said. About 100 mice, 50 rats and two rabbits died. "Two rats somehow survived — I don't know how," Ellis said. He said another reason the animals weren't discovered early enough is because the construction company inspects the building as well as the University's physical plant, and the company might not have been aware that the air compressor needed to be manually turned back on. He said many variables factored into the accident, and it's not one person's fault. "We're kind of approaching this from all parties to make sure this doesn't happen again," Ellis said.

Susan Guffey, assistant professor of science and veterinarian, said the University is required by the USDA to form an Institutional Animal Care and Use Committee to make sure regulations are followed in the animal labs. She said the science division keeps a log to record daily inspections. She also said students and caretakers frequently check their animals in the labs during the week. "It was kind of a major shock to all of us, and I just wish it hadn't happened on Saturday," Guffey said. "It would have been caught easily on any other day." Ellis said that now the division is aware of the problem, it will make changes to prevent future problems. "I think everyone realizes now when the power goes down, someone's got to come over here and re-start the air compressor," he said. "That shouldn't be a problem anymore." Karl Schneider, director of the physical plant, said the University will work with the construction company to change Magruder's building systems. "We may have to set up something ourselves to have [the air

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"... Instead of them making him feel better, he made them feel better. He was always jolly."

Wava Lea Howell
Billie Howell's wife



Kalen Ponche/Index

Billie Howell's wife Wava Lea Howell was able to spend time with her husband while he died peacefully in their home.

Budget cuts threaten Hospice care

Alison Bowen
Assistant Features Editor

Billie Howell never met a stranger.

His wife, Wava Lea Howell, said the avid White Sox fan and regular churchgoer was always in good spirits, even during the 11 years he battled prostate cancer. "He said we'd had a good life," she said. "Our daughters were both married, happily married, the grandchildren were raised. We'd be fortunate."

The Hospice of Northeast Missouri assists patients like Billie Howell each day, allowing those diagnosed with less than six months to live to die peacefully at home. Gov. Matt Blunt's proposed bud-

get would drastically weaken the hospice's capability to provide care regardless of patients' ability to pay, said Ann Blesz, Hospice of Northeast Missouri executive director.

"What that would mean for me is that the medical benefit just has to stay intact," Blesz said.

The budget cuts would eliminate the state funding the hospice receives through Medicaid, about \$30,000 last year, Blesz said. The budget cuts would endanger the patients' option to die at home, often preferred by patients and less costly than a hospital or nursing home.

The average cost of care of an intensive care unit is about \$5,000 a day, Blesz said. "It's astronomical compared to my

costs that I bill Medicare and Medicaid, which is \$100 a day," Blesz said.

Blesz and the hospice staff assisted Wava Lea and Billie Howell throughout his last year with cancer.

"We get to be closer to some patients, and they were one of them," she said.

The Howells, Kirkville residents who enjoyed playing cards and taking bus trips around the United States, married a year after high school and stayed married for 63 years.

"We had a long time together," Wava Lea Howell said. "A lot of people aren't that lucky."

Billie Howell battled cancer for a decade before entering hospice care, enduring chemotherapy, radiation and surgery before doctors told

him they could do nothing more.

Through the care of hospice, Wava Lea Howell was able to care for Billie Howell in their home for more than a year, much longer than the hospice's average stay of 48 days.

"He laughed and told them, he said, 'Whatcha gonna do with me, I'm still alive,'" Wava Lea Howell said.

Someone from hospice came four days each week to assist Wava Lea Howell and make Billie Howell comfortable. The hospice chaplain also visited frequently to talk with Billie about his favorite sport, baseball, and to read scripture.

"[The chaplain] came in one day and he said, 'What would you like me to read you today?'" she said. "Billie

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Senate announces spring election results

Whitney McFerron
Assistant News Editor

The Bulldog Party swept Student Senate elections last night, winning eight of the 15 seats up for grabs.

Sophomore Mark Kirtland, Bulldog Party candidate for president, defeated Student Progressive Party candidate sophomore David Bonner by an overwhelming 74 percent in the elections, which took place Tuesday and Wednesday. The five Bulldog Party candidates for senator at large also received the most votes for the 12 open positions in the race. Four representatives from the Student Progressive

Party, two candidates from the new Party Representing Organizations and one independent candidate captured the remaining senator at large seats.

Kirtland said his plans for next year include having the Student Union Building open 24 hours a day and bringing back the Distinguished Scholar Program. He said his first priority, however, will be to set up new Senate committees.

"We need to get some really great and motivated individuals to run for committee positions," Kirtland said.

Sophomore Tim Gerhart, one of the Student Progressive Party's senator-at-large winners, said he thinks the University bud-

get will be a hot issue in the next year.

"I hope to make sure the budget stays where it's at and that organizations don't lose funding," Gerhart said.

Students voted against a \$1.72 student activity fee increase and lowering the GPA requirement for senators but were in favor of requiring the Student Activities Board to create end-of-the-year reports, changing the SAB selection committee and allowing the Senate treasurer to vote. Students also voted that senators may not be on academic probation and approved the Funds Allotment Council constitution. See www.trumanindex.com for results.



Mark Kirtland

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Fishy Promises

Columnist Katie Gilbert decries the need for a Hazel Creek buffer



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International Life

In-depth explores study abroad and international students' experiences



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Terrific Tennis

The men's and women's teams conquer the courts in last weekend's duals



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THIS WEEK | weather

Friday	Saturday	Sunday
Night Showers High 57 Low 33	Partly Cloudy High 53 Low 33	Partly Cloudy High 60 Low 37