

Students learn money management

Alan Venneman,
Staff Reporter

A new billiards organization on campus needs funds and financial guidance, and a presentation by U.S. Bank racks up some solutions.

Freshman Kyle Schemmer attended a presentation by U.S. Bank and sponsored by the Center for Student Involvement called "Making the Most of Your Money" on Oct. 4 because he wanted to learn more about how he can make his new organization successful, Schemmer said. Three weeks ago, Schemmer and freshman Nathan Klessig founded LOBSTER, the Local Open Billiards Society for Training, Education and Recreation for anyone who wishes to improve his or her pool game, Schemmer said.

"I think the most valuable thing was not budgeting like they advertised, but how to set up an account," Schemmer said.

Schemmer has big plans for LOBSTER, and he said they must raise money for tournaments, pool sticks and food.

The CSI began a new push this year to educate students on how to make their organizations better, said sophomore Bonnie Treichel, leadership coordinator for the CSI. CSI Director Robin Taylor received a letter from U.S. Bank that offered to give a presentation on student finances, Treichel said. She said she thinks the presentation could focus on how campus or-

ganizations can better budget their funds.

"Organizations run into obstacles [with budgeting] because they forget about an expense," Treichel said. "I haven't personally seen a problem with [an organization's] budgeting. This is more as a preventative to keep [problems] from happening."

"Making the Most of Your Money" is part of a four-part series of presentations put on by the CSI this year, she said. The next presentation in November will be on publicity, she said.

Treichel said she wants feedback from students to determine the topics for the final two presentations next spring.

"The CSI is trying to work a lot harder to provide tools for students and organizations and being a resource for them," Treichel said. "My hope

is that organizations can work together to the best of their ability, and we can have great organizations on campus."

The CSI is offering a \$100 prize to the organization that has the highest percentage of attendees for the four-part series at the end of the school year, Treichel said. Treichel put up fliers, passed out buttons and posted on Truview to promote the presentation, she said. Six students and the CSI staff attended the presentation.

"I really wanted more people to come," Treichel said.

"Organizations run into obstacles [with budgeting] because they forget about an expense."

Bonnie Treichel
Sophomore



Roger Miessen/Index

Freshman Nathan Klessig, co-founder of LOBSTER practices billiards in the SUB Down Under last week.

Last year, the CSI tried having a publicity workshop for students. The initiative ended when too few students attended.

U.S. Bank representative Debbie Smith was the main presenter and focused on how an organization can raise and manage funds. Smith and two women from U.S. Bank gave advice on employing volunteers, time management and obtaining donations in addition to managing a checking account.

Smith did not limit the presentation to money. She focused briefly on how organiza-

tions can meet the goals they set. Smith recommended having a "bail out" plan to achieve goals in case the original plan failed. She stressed balancing workloads for members so they are neither too stressed nor too bored.

To open an account, Smith said members must choose a bank and a member from the organization who will be allowed to manage finances. The members must bring their driver's licenses, minutes from a meeting and a tax identification number, which is available on the Mis-

souri Department of Revenue Web site.

Smith said Treichel approached her about doing a presentation a month ago concerning budgets but left most of the topic wide open. She said U.S. Bank has presented many times for the University but not on budgeting. The presentation was also the first time U.S. Bank had focused on organizations rather than individual checking accounts.

Smith said she agreed to the presentation because she hoped to get U.S. Bank's name in

the minds of Truman students, Smith said. She said she would like to provide a service to meet the needs of attendees and their organizations. As a business, she hopes to open more accounts with student organizations, Smith said.

Despite low attendance, Schemmer said he thinks he would be able to use the information he learned at the presentation for LOBSTER.

"[The presentation] was very helpful," Schemmer said. "I think I am going to try to go to the other three."

FAMILY PLANNING | As a substitute for medicinal birth control, couples use natural means to plan families or avoid pregnancy

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on 10,000 cycles found only one unplanned pregnancy. He said it is obvious that people who say it doesn't work don't actually try it or follow the rules correctly.

Hailey Hulse, community educator at Planned Parenthood in Kirksville, said NFP has no hormones or side effects (a method known as fertility awareness).

"For a monogamous couple that is opposed to a hormone method or opposed to using condoms, [fertility awareness] might be an option for them," Hulse said.

Hulse said 25 of every 100 women using fertility awareness will become pregnant during the

first year of typical use, according to statistics.

She said not many people use fertility awareness as a birth control method, and she doesn't see it becoming more of a trend. She said it is important to teach about safe sex and condom use because sexually transmitted infections always are an issue.

NFP is very effective in achieving pregnancy, Joseph Newton said. He said that within six months of trying to conceive, 98 percent of couples become pregnant.

He said NFP allows a woman to know she is pregnant even before a pregnancy test will show it because she knows her cycle so well and there is a temperature increase.

Theresa Newton said NFP

helped confirm some very early miscarriages for the Newtons. She said she took her charts to her physician, and they were able to figure out what was happening and when. They realized she needed to take progesterone, and she said the hormone helped her maintain the pregnancy and carry a very desired child.

Joseph Newton said the couple planned each one of their pregnancies. With the first two children, they got pregnant the first month they tried, Joseph Newton said.

He said breastfeeding helps space children naturally because most women's fertility is reduced during regular breastfeeding.

Theresa Newton said the Newtons' decision to use NFP was a faith-based.

"Being Catholic, we knew that is what we should do, but we didn't understand why," Theresa said. "We didn't understand the depth and the beauty and the way it really respects the man and the woman and the way you are created."

The Newtons said they do not think the Catholic church focuses enough on NFP. Joseph Newton said some priests will talk about it, but most seem intimidated by it even though they shouldn't be. He said it is important to find out about NFP on one's own.

The Newtons took several

classes to learn about NFP. They said it is important to practice the methods of NFP three to four months before a couple begins using it to become familiar.

Theresa Newton said NFP allowed them to perfectly plan their family with four children.

"We are very glad that we did it," Theresa said. "It will be something we will share with our children when they get to that age to understand it."

The Newman Center will host Guadalupe's Challenge, a Natural Family Planning Workshop, at 11 a.m. Nov. 19. The Newtons will present, and the workshop is open to the public.

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Theresa Newton
Mother

Theresa Newton said NFP

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Classifieds 660-785-4319

For Rent

For Rent: One-bedroom apartment with refrigerator and stove. No pets. No parties. Lease/deposit \$225. Near Truman. Off-street parking. Call 660-665-6884 for more information.

For Rent: Now taking applications for "White Apartments" across from Ophelia Parrish and other locations. One-, two-, three-, and four-bedroom apartments available for next school year. Call 660-627-2060 or kirksvilleapartments.com for more information.

For Rent: Biston-Karlton-Jefferson Apartments. Now renting for January 2006. Studios for \$300 per month with all utilities paid. Heat, water, trash, electric, cable tv, wireless internet. One-bedrooms for \$325 per month. Onsite laundry. Call 660-627-1400 or http://www.kirksvilleapartments.com for more information.

For Rent: Large four-bedroom, two bath house. Three blocks from campus. Off-street parking, W/D hook-ups, available May 2006. \$800 per month. Call Jeff Behrmann Owner-Agent at 660-626-7598 for more information.

For Rent: Newly remodeled two-bedroom house with carport, central air, hardwood floors. Close to campus. Available now or May 2006. \$400 per month. Call Jeff Behrmann Owner-Agent at 660-626-7598 for more information.

For Rent: Now taking applications for next year for the "White Apartments" across from Ophelia Parrish and other locations. Apply early for best selection. Call 660-627-2060 for more information or kirksvilleAptRentals.com.

For Rent: Nice, remodeled apartment. Great for one to three people. Available now or for next semester. Call 660-341-6947 for more information.

For Rent: Biston-Karlton-Jefferson Apartments. Now renting for January 2006. One-bedroom apartments with heat, water, trash, cable TV, wireless Internet included for only \$325/month. On-site laundry, game room. Three blocks from Truman campus. Close to downtown. Call 660-627-1400 or www.kirksvilleapartments.com for more information.

For Rent: Studio. \$300/month all utilities paid. Heat, water, trash, electric, wireless Internet. Three blocks from Truman campus, close to downtown. On-site laundry. Call 660-627-1400 or www.kirksvilleapartments.com.

For Rent: Large downtown loft apartment with hardwood floors. Close to Truman campus, KCOM. Total electric, central air, washer and dryer. \$500/month. Call 660-627-1400 or www.kirksvilleapartments.com.

For Rent: House. Three-bedroom, two-bath. Quiet neighborhood. Kitchen and laundry appliances provided. No pets or indoor smoking. Call 660-341-1986 or 660-627-2060 for more information.

For Rent: One-bedroom apartment with refrigerator and stove. No pets. No parties. Lease/deposit \$225. Near Truman. Off-street parking. Call 660-665-6884 for more information.

Announcement

Announcement: DON'T WASTE YOUR LIFE. "For what will it profit a man if he gains the whole world, and loses his own soul?" Mark 8:36. College Bible Study, 803 S. Fifth Street. 5:30 p.m. Sundays. Call 660-665-7609 for more information.

Announcement: Kirksville Dharma. Buddhist interest, discussion and meditation group. Meet people. Find peace. Connect with spirituality. All denominations welcome. Sundays 8 p.m. 501 S. Halliburton. Contact Marc Rice at mrice@truman.edu.

Wanted

Wanted: Roommate wanted. Single, professional woman looking for responsible female roommate to share two-bedroom house just blocks from campus. Your portion of rent would be \$200 plus 1/2 of the utilities. Call 660-349-df9931 for more information.

Wanted: Help wanted. Part-time receptionist. Afternoons. Lewellens Professional Clepning System. Call for an application 660-665-3889 for more information.

Fundraiser

Fundraiser: \$600 Group Fundraiser Bonus. Four hours of your group's time PLUS our free (yes, free) fundraising programs EQUALS \$1,000 to \$3,000 in earnings for your group. Call TODAY for up to \$600 in bonuses when you schedule your fundraiser with CampusFundraiser. Contact CampusFundraiser at 888-923-3238 or visit www.campusfundraiser.com for more information.

Employment

Employment: Now hiring day and evening shifts. Envoy Division of Maritz Marketing Re-

search. 2815 N Baltimore St. Kirksville, Mo 63501. Paid training. Pleasant smoke-free working environment. Part-time work. No selling involved. Scripted customer satisfaction surveys. Part-time employees eligible for paid time off. \$7 per hour. Requires: Typing/computer skills. Verbatim reading. Able to follow directions. Average command of English language. Interviewing Wednesdays at Job Service. 1 to 4 p.m./MACC Campus. Or to schedule an interview call 660-626-1500.

Employment: The Full Moon Bar and Grill, 816 Northtown Road, is now hiring part-time Bartenders, Cooks, and Waitresses. Apply in person. Must be 21 years of age.

Spring Break

Spring Break: Spring Break 2006 with Student Travel Services to Jamaica, Mexico, Bahamas and Florida. Are you connected? Sell Trips, Earn Cash and Travel Free! Call for group discounts. Info/reservations 800-648-4849 or www.ststravel.com for more information.

Interested in placing a classified advertisement in the Index? Call 660-785-4319 for more information.