



Jackson Groves/Index

Rhoda Kennard, student accounts loan officer, explained financial paperwork to sophomore Jenny Massa at a special table set up in McClain Hall on Wednesday afternoon. Freshmen Sarah Coffman and Tim Hellmann also stopped by Kennard's table to sign promissory notes for the school year.

Truman yet to sign agreement

BY JULIA HANSEN
Staff Reporter

College students may not be getting the most out of their dollar.

Across the United States, students are sometimes misinformed by their Financial Aid Offices about loan options.

Missouri's Attorney General Jay Nixon is working to change this problem. Nixon is encouraging universities to sign a code of conduct agreement concerning the student loan industry and its relationship with colleges.

"As they consider lending options that best fit their situations, students and their families need to make these borrowing decisions with sufficient and appropriate information," Nixon said in a July 16 news release.

Students, however, aren't always getting that information.

Nixon's code of conduct assures students who take out loans for college that they are getting adequate information and protection before they sign with lenders. The code of conduct also prohibits colleges from steering students to specific lenders because of revenue-sharing agreements with lenders, according to Nixon's news release.

Controversy began in 2006 with an investigation led by New York Attorney General Andrew Cuomo in regards to colleges having a "cozy" relationship with loan companies. Loan

companies were found presenting financial aid departments with benefits such as sports tickets, covered travel expenses and other benefits if they would steer students toward the loan company, calling them a "preferred lender." Because these bribing loan companies may not be the best choice for students, and students are sometimes misled, the codes of conduct went into action.

"As of today in Missouri, 18 universities including Hannibal-LaGrange College and Northwest Missouri State University have signed an agreement with the Attorney General's office," said John Fougere, Press Secretary to the Attorney General.

Truman has yet to sign this agreement, said Financial Aid Interim Director Sue Neely.

The Financial Aid Office at Truman is unsure if it will sign Nixon's code of conduct because other codes of conduct are also being produced, she said. The Federal level is also discussing creating a code of conduct both with the Department of Education and legislatively through the House and Senate. The State, lenders and Universities are also working on their own codes of conduct. Because of the develop-

ing agreements, Truman is waiting to get more information on the different codes of conduct before they sign any of them, Neely said.

Neely said Truman has no disreputable relationships with loan companies.

"In the Financial Aid Office we've talked about where does marketing leave off and incentives begin because for years we have had lenders leave notepads, pens, brochures and candy for us to give to students," Neely said. "That's different than paying for trips or giving ball team tickets, so you have to figure out where that dividing line is, and I think that's what is being worked on right now."

According to Truman's loan request form for the 2007-08 school year, Truman's recommended lenders are Commerce Bank, Wachovia, National City, Citibank, Bank Midwest, SmartFUNDS, U.S. Bank, Bank of America, Wells Fargo and the Bank of Kirksville. On the form, Truman offers 10 lenders, whereas universities in question often recommend only two or three lenders.

"[Our top 10 lender recommendations are] where we've had high volume with the lender, very

few complaints and good customer service," Neely said.

Graduate student Kelly Griffitt said before relying on the financial aid department she would check out other resources on her own along with the loans recommended by the school.

"I would like to think that a college picked a loan company because it would be best for most of the students, not because of the benefits that [the school] gets from it," Griffitt said.

Truman's Financial Aid Office does its best to assist students in finding the best loan to suit their needs.

"One thing that bothered me about the whole controversy of the preferred lenders list was making it sound like the financial aid offices at schools were just doing the preferred lenders list because of incentives being given to the school, and that's not the case," Neely said.

Though Truman Financial Aid Office has not signed Nixon's agreement, they continue to work at making sure students receive adequate information and aid in finding a loan. As far as other universities, Fougere said the Attorney General's Office will continue to encourage schools to sign the agreement.

"We certainly hope Missouri colleges who haven't signed with the Attorney General office will do so," Fougere said.

County creates committee for emergencies

Organization will create action plans for potential threats

BY SHANE HAAS
Staff Reporter

Adair County has formed a Local Emergency Planning Committee to combat natural and man-made disasters.

The group was created more than four years ago and consists of organizations across Adair County, including the Adair County sheriff's department, the La Plata fire department and Truman's own University police department.

The purpose of the group is to investigate and brainstorm new ideas for how to cope with natural and man-made emergencies — such as floods, tornadoes or shootings — with the limited resources available.

"We have to share what resources we have in case of an emergency," said Tom Johnson, director of public safety. "That's just the reality of it."

Police, fire and other department budgets are limited, and very few small, local forces would have sufficient materials to deal with serious emergencies on their own.

Most of the committee's plans encompass a basic overall framework that works for most situations.

Johnson said individual plans are then overlaid on that framework for events such as tornadoes, chemical spills or shootings, collectively known as an "all hazards approach."

He said these types of basic plans leave room for the inevitable discrepancies that occur in emergency situations.

The civil service departments aren't the only ones helping to devise and implement these plans. Businesses, local residents and students are encouraged to understand plans and attend the committee meetings, too.

"I've never even heard of the [Local Emergency Planning Committee]," junior Ryan Rosebrough said. "They should put something up or have Truman e-mail us about it."

The committee doesn't oversee the actual responses to emergencies, leaving that up to local departments, and instead helps to move needed supplies to the right areas.

The committee recently acquired a mobile command center from a state grant awarded to the county for its work.

"It is incumbent on everyone, whether you are a permanent resident or not, to have an understanding of the plans we implement," said Kirksville Police Chief Jim Hughes.

Helping the various departments keep up to date with potential threats is another important purpose of the committee.

Committee members attended a five-hour presentation Tuesday on agricultural-related issues such as hoof-and-mouth disease and avian flu, and devised solutions to deal with these potential problems.

Even with all the improvements the committee has implemented and crafted, there are some doubts whether the county will be able to deal with a serious catastrophe.

"In case of a major disaster I still don't feel safe, even if there is a committee designed to cope with it," said Rosebrough.

"It is incumbent on everyone, whether you are a permanent resident or not, to have an understanding of the plans we implement."

Jim Hughes
Kirksville
Police Chief

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Meeting

Meeting: Sunday evening food dilemma? Stop by Ekklesia's Campus House, 1405 S. Florence, Sun. @ 7:30 p.m. for "Dan's Dogs." Enjoy the free food & fellowship, 627-5003. <http://ekkleisia.truman.edu>

Meeting: Kirksville Church of Christ welcomes you. Sun. 10 a.m. College Class taught by Dan Green. 110 Pfeiffer Ave., For rides call 627-4003 www.kirksvillechurchofchrist.com

Miscellaneous

Miscellaneous: Watch *One Another Christianity*, KYOU-Fox TV, Campus 10, Cablecom 8, Ant. 34, Sun. @ 8:30 a.m. Also *Ekklesia A Cappella Hour*, KHGN 90.7 FM, Sun. @ 4:00 p.m.

Miscellaneous: Can we know God? "And this eternal life, that they may know You, the only true God, and Jesus Christ whom you have sent." John 17:13
Lake Road Chapel 22963 Potter Trail Sun. 10 a.m., Wed. 7 p.m. lakeroad-chapel.org
660-349-0766

Wanted

Wanted: Classified ads. Send in your classified ad of 25 words or less. Campus rates only \$3, local/national rates only \$5. Ads exceeding 25 words cost an additional 25 cents/word.

Wanted: Student Affairs is looking for three students to assist with developing media presentations for the summer orientation program. Use the time for scholarship hours or to receive a small stipend. Applications due by Friday, Sept. 21. For more information, call 785-4111.

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