

TRU FANS

The Steele couple has completed their 57th year on the bleachers.

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Truman State University INDEX

101 years of excellence

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The University's student-produced newspaper

Kirksville, Mo. 63501



Amy Vicars/ Index
Because of a new law, individuals under 21 can no longer apply for credit cards without a co-signer or providing proof of enough income to make minimum payments.

Law creates obstacles for credit card applications

BY TAWANDA KANHEMA
Staff Reporter

A new law restricting the solicitation of credit cards to those under the age of 21 will have far-reaching effects on the activities of banks and credit card companies in their dealings with colleges, which, until recently, has been seen as a key entry point into the market.

The traditional marketing strategies of banks, which converge on college campuses annually and offer students accounts with branded gifts and freebies, will have to comply with the new law.

Truman's General Counsel Warren Wells said the University would make the necessary changes to its current relationship with banks to accommodate the new law.

"We are anticipating doing something differently," he said. "We may need to be changing our practice before fall."

He added that the administration was yet to look at the implications of the new law, which went into effect Monday, and the school's relationship with banks.

Under the young customer protection clauses of the law, banks no longer will be allowed to issue credit cards to students under the age of

84 percent of undergraduates have at least one credit card, up from 76 percent in 2004

Half of college students had four or more cards.

Source: Sallie Mae

21 without proof of independent income or the consent of a parent or guardian as a co-signer to the account. Parental approval or proof of independent sources of finance also will be required before a bank or credit card company can increase the credit line of a client under the age of 21.

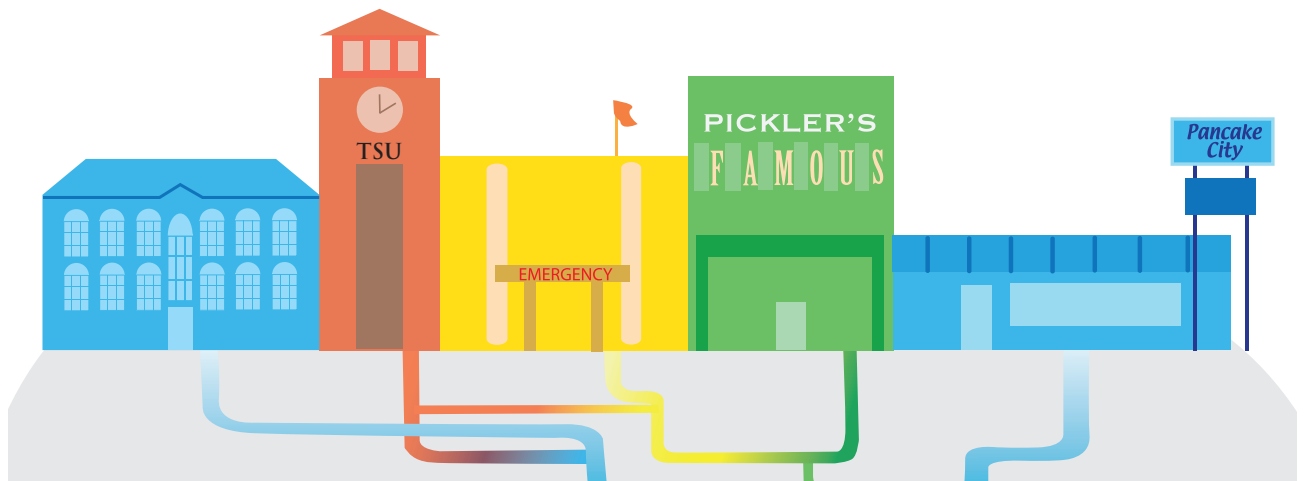
The new law also seeks to increase privacy protection for college students, with a clause that bans banks from issuing gifts to students on or near college campuses or at college sponsored events in exchange for a student opening an account.

"No card issuer or creditor may offer to a student at an institution of higher education any tangible item to induce such student to apply

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Google creates Kirksville buzz

Fiber installation could mean faster Web connections



BY BLAISE HART-SCHMIDT
News Editor

From Seattle to Providence, R.I., cities large and small are in competition with sights set on a single prize: faster Internet. Kirksville is no exception.

Google issued a request on its blog Feb. 10 for information for Google Fiber, an experimental project that would install fiber optic broadband networks in one or more trial locations. The fiber optic technology would deliver Internet at one gigabit per second, 100 times faster than what most Americans have today. Google will offer the service at a competitive price to populations ranging from 50,000 to 500,000, according to the Google Web site. The company plans to announce its decision this year.

"[Google's] goal is to experiment with new ways to help make Internet access better and faster for everyone," according to the project overview. Municipalities and individuals must submit their applications by March 26.

On Feb. 16, a group of Truman and A.T. Still University representatives as well as city leaders, business people and citizens met to begin organizing an application, according



Blaise Hart-Schmidt/ Index
Attendants at the meeting Tuesday brainstormed ways Kirksville could use Google Fiber Internet. Ideas included home health care, digital literacy and virtual town halls.

to a press release from the Truman Institute.

Kevin Minch, director of the Truman Institute, said the RFI asks for information about the town.

"The data ranges from things as simple as how many telephone poles do you have, to what's the geography and weather of the community," Minch said.

Community support and ideas for the advanced Internet speed also are part of the application.

Minch said the group, Kirksville Google Fiber Initiative, created a Web

site, www.fiber4kirksville.info, to organize community support for the application. He said Kirksville's small population, diverse terrain, Truman and ATSU campuses and hospital make the city a great choice for Google Fiber.

Increased Internet speed would provide long-distance learning opportunities and elaborate research computation for Truman students, Minch said. He said it also would benefit Kirksville's health care.

"For example, as we begin developing electronic

medical records, it becomes possible for a doctor in Boston to look at X-rays, MRIs or other data that's been collected here in Kirksville and help doctors make a diagnosis on a tough case," he said.

Bryan Krusniak, assistant vice president of Information Technology Services at ATSU, said businesses and citizens also would benefit from faster Internet.

"Our incentive to upload different types of video and to use those kinds of technology kind

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Flanagan will not seek second term

Current vice president plans to run in April

BY BLAKE TOPPMEYER
Editor In Chief

Student Senate President JoEllen Flanagan told the Index on Monday that she will not seek a second term in April.

Flanagan has had a rocky relationship with Student Senate during her presidential term, but she said past disagreements with senators is not her main reason for not seeking re-election.

Rather, she said she wants to free up time in

her senior year to become more involved with organizations such as Alpha Sigma Gamma and Student Ambassadors, and she also wants to focus on graduating in four years. She said she never intended to seek two terms as president.

"I want to do [all those activities]," Flanagan said. "And then also, I really want to do the Jefferson City internship. That's actually one of the reasons why I came to Truman, was for the Jefferson City internship. And so if I didn't do it because I was still Senate president, I would hate myself for it."

Sophomore Isaac Robinson, current vice president



JoEllen Flanagan



Isaac Robinson

for Senate, is the only candidate to officially announce his plans to run for president in April's Student Senate elections. Robinson announced his candidacy to the Index on Tuesday. He said he doesn't know yet who his running mate will be.

Robinson said that upcoming cuts in state fund-

ing for the University and next year's review of the student athletic fee will be key issues he will face if elected Senate president.

"I think with my position this year as vice president, sitting on the University budget committee and working with the athletics advisory committee, [it]

puts me in a very strong position to lead next year," Robinson said.

Flanagan and Robinson garnered 63.5 percent of the more than 1,500 votes cast in last April's election to defeat presidential incumbent senior Lizz Esfeld and her running mate Tina Schutter. Esfeld remained active in Senate this year as voting senator, but Flanagan said she doesn't plan on returning to Senate in any capacity next year.

Flanagan and the Senate have disagreed on several issues this year, most recently on a spending transparency amendment Flanagan and Robinson supported. Senate

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Man arrested for firearm possession

BY ANDREA HEWITT
News Editor

Previously convicted felon Michael McVay, 28, of Kirksville, was arrested Saturday for the possession of a firearm.

An anonymous caller contacted Adair County Sheriff Department Deputy Ryan Crandall and said McVay had called into the Saturday morning Party Line show at KIRX radio trying to sell a firearm, according to a press release from the Adair County Sheriff's office.

Bill King, Adair County Sheriff's operations chief, said that a few years ago a law passed banning the possession of firearms for people convicted of felonies.

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