

HEALTH | Truman weighs in on President Barack Obama's health care bill that passed through the House on Saturday



Andrea Hewitt/Index

Health care bill passed in the House on Saturday but needs to pass through the Senate to become law.

Continued from Page 1

"We're very excited about it," Diaz said. "It actually happened on the same day we took a trip down to St. Louis to rally for health care. We heard the news on the way back and were just very excited."

Diaz, along with the College Democrats, has strong feelings in favor of health care for every American. She said the bill would help solve several problems.

"I believe it's a human right to have health care," Diaz said. "There are too many problems in this country right now with people not being able to afford health care. In this country, now, that's just not right."

Diaz said the College Democrats plan to voice their position around campus and the Kirksville community.

"At one of our next meetings, we are going to organize a call to some congressmen," Diaz said. "We've also had some members talk about standing out on Baltimore [Street] with some signs."

BANKS | As new student financing regime kicks in, feds say move will save \$80 billion in 10 years.

Continued from Page 1
the College Board.

Big banks opt out early

Although some banks have decided to continue giving student loans until the government pulls the plug on the FFELP, some big banks have started to withdraw their services, notifying schools to start looking elsewhere for student funding.

Bank of America, which had been supporting 228 Truman students and six parents, sent a letter last week to the financial aid department informing them that it will suspend the processing of all new student loans under FFELP effective Dec. 5.

Tom Nerad, the student lending executive for Bank of America, supplied a list of instructions to financial aid officers, asking them to remove all references to Bank of America concerning FFELP loans from the school's Web site and other publications.

"Starting on Dec. 5, 2009, if [Truman] students call Bank of America for new FFELP loans, we will encourage them to consult with [Truman's] financial aid office to identify other financing options," Nerad said.

The loans of the 228 Truman students will however, not be affected for January 2010.

U.S. Bank is the largest provider of student loans, and has been supporting more than 700 Truman students. It has notified the financial aid department that it would cease processing FFELP loans.

Jefferson Bank & Trust announced last week that no reissues, cancellations or funding of any kind would be provided under FFELP after this Sunday, adding that all disbursements that are not made before Sunday will be cancelled.

Elesa said the shift from FFELP to Direct Lending has hit big banks hardest, because they generated significant amounts of revenue from handling student loans. Student loans had been a strategic entry point into a lucrative banking market for many banks, as most students maintained their bank accounts and credit facilities with banks long after they graduated.

Possible impact on students

Although students still will be able to access

the same amounts of money through Direct Lending, Regina Morin, vice president for enrollment management, said the termination of FFELP and withdrawal of the services of banks will negatively impact students and leave them without any choices.

"Middle income students will be affected seriously because of the rising college costs, rising cost of living and the impact of the financial crisis on personal savings," Morin said.

Morin said banks had been providing a host of services to students in addition to the loans and schools had been working with banks for the past 40 years because of the extra services they were providing. Students also will have to sign new promissory notes to obtain funding through Direct Lending.

Big banks dig in

Commerce Bank, another big lender, has said it will continue to support students until FFELP has been officially discontinued. Citibank and Wells Fargo are still providing loans, as well as local banks, such as Bank of Kirksville and Midwest Bank.

The banks that have continued to support student loans are likely to see an increase in applications as students get their last loans before the switch to Direct Lending, which financial aid officers say might take some time considering that at least 4,000 schools would have to be processed before the July deadline.

"Thousands of colleges will be processing hundreds of thousands of applications at the same time," Morin said. "I don't think the federal government has a system that is capable of supporting all those applications in such a limited period of time. They might have to extend the deadline, but banks also have to make big financial decisions — banks are in a more critical situation."

The National Association of Student Financial Aid Administrators has been advocating for alternatives to abruptly ending FFELP to allow schools to choose between the two systems, and it has urged schools to prepare to switch in the event the federal government sticks to its July deadline to discontinue FFELP.

MASTEN | Former Kirksville mayor Debbie Masten's attorney files motion for release, motion for new trial

Continued from Page 1

a new trial will be granted by the trial judge [Carol Jackson] who tried the case, and that a new trial will exonerate her of the charges," said Smith, the Columbia-based attorney, in a phone interview with the Index on Monday.

The motion for a new trial is a criminal court action, but the motion for release is a civil action of habeus corpus, Smith said. In that motion, Smith argues that Masten should be released while awaiting a new trial because she does not present a flight risk or a danger to the community.

Assistant U.S. Attorney Dean Hoag, the acting prosecutor during Masten's 2007 trial, told the Index on Monday that he would not be ready to comment on the motions until he had more time to review them.

In the motion for a new trial, Smith argues the original video shows that some testimony at trial was inaccurate. He argues that the video shows Masten leaving from the back of the restaurant, on the east side. At trial, Masten testified that she exited the restaurant through the kitchen door on the east side, while Missouri Highway Patrol-

man Nick Berry testified that he saw her depart from a different entrance. This is one of four instances in which Berry testified inaccurately, according to the motion.

"The government's entire theory was based on circumstantial evidence," Smith argues in the motion. "There was no physical evidence that linked Masten to the fire whatsoever. In order to convict Masten, the government had to place the defendant for all practical purposes 'on top of the fire' so there could be no other possibility that the fire could have began under any other circumstances."

Smith submitted the motion pursuant to Brady v. Maryland, which deals with the suppression of evidence. To prove a Brady violation, a defendant must show "that the government suppressed evidence, that the evidence was exculpatory and that the evidence was material to either guilt or punishment," according to Smith's motion.

Smith originally filed a motion for a new trial in January, but he said the new motion was filed because of evidence discovered by viewing the original surveillance video.

PORN | Joseph Ketensburg was indicted on charges of child pornography

Continued from Page 1

"While that case was being investigated and basically worked up for trial, we had an incident where the alleged victim complained that there were some images taken off a computer that she had taken out of the house to turn over to her father, so we became involved with that through the Kirksville Police Department."

The Kirksville Police Department brought in the FBI to co-investigate the case. Ketensburg was charged with possession of child pornography and the case was handed off to the U.S. Attorney's Office. Williams said the Adair County prosecuting office usually gives the cases to the U.S. Attorney's Office because the punishments are more severe.

"Our charges were five to 15 [years] and that's why a lot of the time, we refer [cases] down there, because their punishments are a lot harder, harsher," he said.

Williams said that if Ketensburg is found guilty with federal charges, he will be required to serve

85 percent of his sentence, he is eligible for parole, while in Missouri there is no requirement. He said that the Kirksville Police Department received a federal grant from Project Safe Childhood that allowed them to purchase the computer equipment to track and process these types of cases.

"Since the Kirksville Police Department has had this computer lab put in, we've had a lot [of cases]— too many," Williams said. "Really, one [case] is too many, but we've had a lot. The public doesn't even really see the cases we refer to other states based on our investigations and they take over the prosecution. [The] Kirksville Police Department does a lot."

The U.S. Department of Justice launched Project Safe Childhood in 2006 to combat technology-facilitated sexual exploitation crimes against children, and in 2008, state and local law enforcement agencies received more than \$17 million to combat Internet crimes against children, according to the press release.

Index Classifieds

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To place your ad call 660-785-4319 or email indexads@truman.edu

For Rent

For Rent: Property Concepts LLC now renting for 2010-2011 school year. Studios, one-bedroom, and two-bedroom units available. Apartments starting at \$315 with heat, water, trash, electric, cable TV, wireless internet included. Two blocks from campus. On-site laundry. 24 hour maintenance. Pet friendly units available. 660-627-1400. www.kirksvilleapartments.com.

For Rent: Northeast Missouri Properties is now renting for the 2010-2011 school year. Apartments and houses between sizes of 1,2,3,4,5 and 6-bedrooms available. Some utilities included. Very pet friendly. Locally owned and managed. Affordable quality rentals. Call today 660-216-1794. northeastmissouriproperties.com.

For Rent: Missouri Riverside is now renting for the 2010-2011 school year. Newly remodeled units available in all sizes. We are locally owned and operated for all your needs. Units available with some utilities included. For more information call 660-665-3779. northeastmissouriproperties.com.

For Rent: 4, 5, 6-bedroom houses, some newly remodeled. Washer and dryer. Extra clean. Local landlords. Pets welcome upon approval. 660-665-3779.

For Rent: One, two, three, and four-bedroom apartments and houses. Call for more details. 660-216-1179.

For Rent: Renting for 2010-2011: The "White Apartments" plus other locations. 1, 2, 3, 4, and 5-bedrooms. Call 627-2060 or submit online application at TheWhiteApartments.com.

For Rent: 2010-2011 School Year. 1, 2, 3, and 4-bedroom apartments. Great locations and prices. Call 627-2060 for more information.

For Rent

For Rent: Wagner Enterprises rental properties are available for 2010/2011 lease. New units from one to four bedrooms are all within two blocks of campus! Complete with washer/dryer in each, all electric, central heat and air, private parking, and maintenance staff. For more information call: 660-627-5437.

For Rent: 1-bedroom apartment \$220 per month. 2-bedroom apartment \$350 per month. 4-bedroom apartment \$720 per month. Available in May or January. 660-342-5585.

For Rent: Studios and 1-bedroom apartments for sublease starting in January 2010. Prices start at \$300 with all utilities paid - heat, water, trash, electric, cable tv, wireless internet. Half a block to three blocks away from campus. On-site laundry, off street parking. 24 hour maintenance. www.kirksvilleapartments.com 660-627-1400.

For Rent: Several nice 1, 2, and 3-bedroom rentals within walking distance of Truman. These are located at St. James Place, Boardwalk, Park Place, Water Works, States Avenue, and Community Chest. Call Four Horizons Realty Inc at 660-665-3400 or visit our websites at 4Horizonsrealty.com or Trumanrentals.com

For Rent: 3 and 4-bedroom houses for rent. Within walking distance of campus, recently remodeled. Available May 2010. Please call 660-216-3803.

For Rent: 1, 2, 3-bedroom apartments and houses. Most include washer and dryer. Extra nice. Local landlords. Pets welcome upon approval. 660-665-3779.

For Rent: 5-bedroom apartment for rent. Washer and dryer included, 4 blocks from campus, water and trash paid. \$1250 per month plus deposit. 660-216-8608.

For Rent

For Rent: 4-BR 2-BA one block from campus! 401 E. Scott. Completely restored. All stainless steel appliances. WD/Dishwasher included. Pottery barn look. June 2010. KPM 660-665-6380.

For Rent: 2-BR, 2-bath house, living room, eat-in kitchen, totally remodeled, TSU 2 blocks. Totally remodeled, refrigerator, dishwasher/disposal, electric stove, new central heat & a/c, roof, siding, insulation, windows. Available 8/1/2010. Pets considered. 314-477-3928. jim@kirksvillierental.com, www.kirksvillierental.com.

For Rent: 3-BR, 1 1/2-bath house, TSU 2 blocks. Available 8/1/2010. Living room, eat-in kitchen, dishwasher/disposal, washer/dryer, central heat A/C, garage. Tenant has room over garage, share 1st floor living quarters. Pets considered. 214-477-3928, jim@kirksvillierental.com, www.kirksvillierental.com.

For Rent: High quality 2 and 3-bedroom apartments available for May, June and August 2010 leases. Oriented for professional students who demand a quiet environment. 626-7695.

For Rent: One-bedroom apartment available now. Very clean and cute. All electric. Call 660-216-1179.

Miscellaneous

Misc: SCEC is sponsoring a stuffed animal drive for the Special Olympics November 30 - December 4. Drop off donations in any of the residence hall main lobbies.

Misc: Take a shoebox, fill it with toys, school supplies, and clothes for a needy child. This is an OPERATION CHRISTMAS CHILD project. Learn how to get started, visit samaritanspurse.org or call Joann @ 665-2261 or 626-5270 or call Rehoboth Baptist Church 665-7577.

Miscellaneous

Misc: Free: 2 leather sofas in good condition. Come and take them away. 660-956-0740.

Wanted

Wanted: Roommate for Spring 2010 semester. White Apartments, 2-bedrooms, rent \$250 plus utilities. Very clean, super close to campus, on first floor. Call 719-433-0474.

Wanted: Local bridal shop looking for extra friendly bridal consultant. Part time through the week, must be able to work Saturdays. Professional dress when applying. Stop by Teresa's Bridal Shop, 101 S. Baltimore. No phone calls please.

Wanted: Male roommate needed for Spring 2010. Spacious, close to campus, dishwasher, central heating and air, and guaranteed parking. For information, call 847-308-2220.

Wanted: Local bridal shop looking for runway models to volunteer for runway show. Jan. 24, 31. Must be 5'6" or taller. Stop by Teresa's Bridal Shop, 101 S. Baltimore. No phone calls please.

Wanted: Subleser needed to take over lease. Now until lease ends May 14. Rent \$162.50, utilities low. Close to Hy-vee. 1-bedroom. Call Michelle, leave voicemail. 765-561-7695.