

## How to handle overly talkative classmates



Sarah Muir

We all know that student. The one in class who won't stop talking no matter what. Participation and group discussion are great but sometimes one student monopolizes the time and keeps any learning from happening. It doesn't matter what your major is or what classes you take — you will encounter this student. To survive this experience, you'll need some tips.

Here is a common situation — the professor asks a question and only that student raises their hand. Then they begin a five-minute off-topic rant. You have two options in this scenario. You can zone out and think about how much better life would be if you were taking a nap right now or you can raise your hand as soon as they say something you can disagree with.

The professor, who also probably wants this rant to end, will call on you to try to stop it. It doesn't matter if you agree with this student or not, just pretend you don't for the sake of the class.

The only airtight solution to this problem is to catch it before it starts. If you know someone is always going to try to give an answer that is unhelpful and too long, volunteer to answer more often. If you're talking, you can keep the responses short and sweet, preventing the other person from taking over.

Here's a trickier situation — it's a group discussion day, and everyone needs to participate to get points. However, one student keeps taking up too much time. This is worse than the first problem because it's no longer just your sanity at risk — it's also your grade. It's best to come to these classes prepared for battle.

Write down some things you want to say about the topic so when it comes time to discuss, you don't waste any time thinking about the material. Timing is going to be key for this situation.

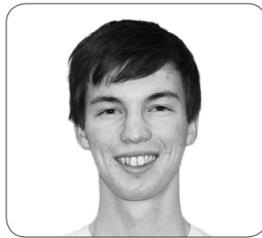
Try to be the first person to discuss or answer a certain question. That way, even when someone inevitably monopolizes time, at least you got your participation in. If that doesn't happen, you might have to get a little aggressive.

Depending on the class and the discussion, it's sometimes fine just to start talking without being called on first. If this is the case, you might have to do it as soon as there is a small gap in the discussion. Hopefully you'll be able to get a word in around the overly talkative student. I recommend employing the earlier tip of zoning out whenever the answers hit the five-minute mark during this scenario as well.

If you're lucky, you'll only have one class where one person consistently answers every question and is either just plain wrong or completely off-topic. If you're unlucky and this happens to you a lot, I hope that these tips will make that next class a little more bearable.

*Sarah Muir is a junior political science major from Lee's Summit, Mo.*

## Kraft layoffs find leaders silent



Will Chaney

Through no fault of its own, Kirksville will be losing 275 full-time jobs and 100 part-time jobs, according to a November 2014 KTVO article. This is the direct result of the Kraft-Heinz Corporation's decision to move bacon production from Kirksville to Coshocton, Ohio, justified by increased company profits. Adair County, with a workforce of 12,219 people, has an unemployment rate of 6 percent according to the 2013 Kirksville Community Profile. After this round of layoffs, the county's unemployment rate will jump to 8.3 percent, and the number of unemployed people — those who want to work but are not given the opportunity — will increase to more than 1,000. This is quite the burden for Missouri's fifth-poorest county, and will present many challenges for our community during the years to come. How are Kirksville's leaders responding? If this is the first time you've heard about the Kraft layoffs, the answer is obvious.

After sifting through the news coverage of Kraft's planned layoffs, I could not find a single comment by any city council members, state representatives or other local leaders except Carolyn Chrisman of Kirksville Regional Economic Development Inc. Why would Kirksville's leadership remain silent about such an important issue? Part of the answer has to do with how cities are treated by corporations in capitalism — they are played off against each other in a cruel economic game.

When a corporation decides to do something as substantial as moving production into a different state, the motivation is to increase profits. In the case of Kraft, this

strategy was pursued in the form of tax credits. Before Kraft decided to move to Coshocton, it made an agreement with the city's leaders to receive a 10-year, 60 percent tax credit, which will translate into millions of dollars, according to the same KTVO article. Cities often are forced to compete against each other to lower taxes and raise benefits given to businesses to attract job creation. As I am sure you can imagine, it is very unpopular for city representatives to publicly denounce this process, for fear of losing to other cities during the future. This game of haggling and hustling ends with higher profits and lower government revenue, which the rest of us have to make up through higher income, sales and other taxes.

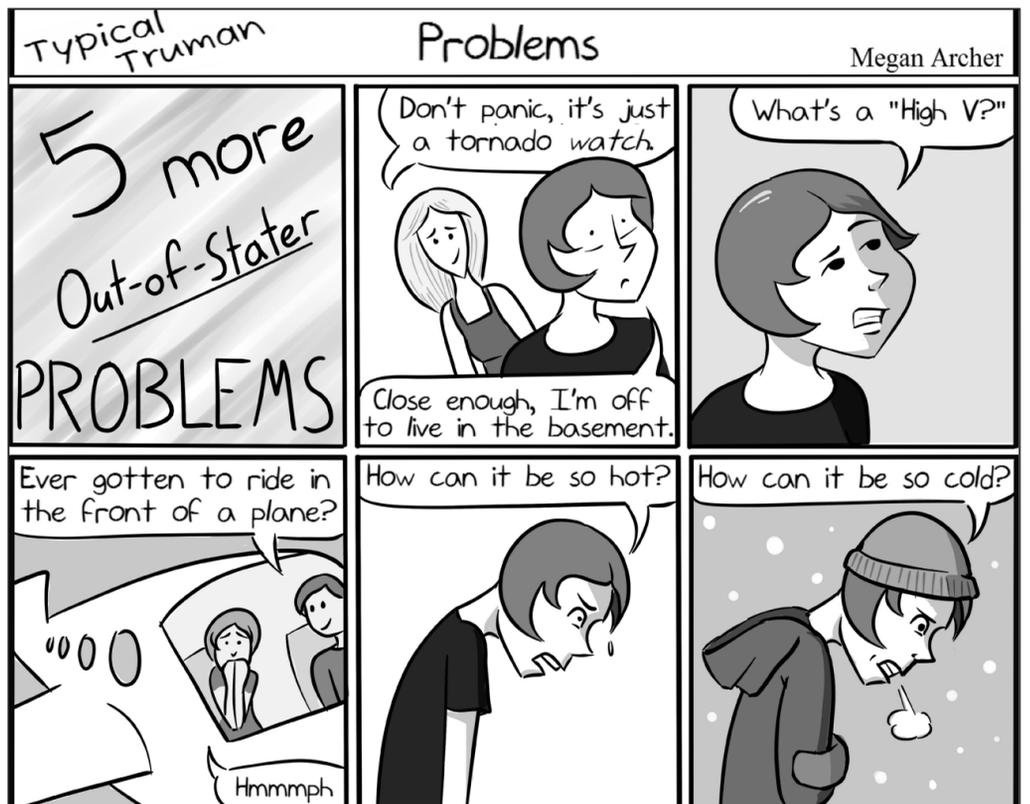
Besides pitting democratic institutions against each other in an endless race to the bottom, capitalist decision-making is not in democratic in any way. When Kraft's CEO and board of directors decided to move the plant, they did not ask for the workers' or city's opinion of the decision. In fact, Kraft seemed pretty proud of itself simply for announcing the layoffs to the affected workers ahead of time.

"We are committed to treating our employees with respect and we are telling you now to give you time to consider your options," according to a Kraft memo to workers.

The "respect" to which they refer has nothing to do with consent, however, and instead is defined as going to the trouble of writing a legally required note to the hundreds of people who soon will be without a steady paycheck, telling them about their circumstances. The crazy part is, in our system, this is not considered any kind of crime or injustice. It's just the way things are.

Thus far, the Kirksville community has let itself be silently stepped on by the iron boot of capitalism. I challenge any Adair County leader — whether they are a state representative, high school principal or Scoutmaster — to publicly call Kraft out for damaging our community.

*Will Chaney is a sophomore economics major from Bridgeton, Mo.*



## Personal finance class should fulfill math requirement



Rose vonHatten  
Copy Chief

If the tortured screams of Truman State students are anything to go by, I am not alone in hating math.

Okay, so maybe "tortured screams" is overstating it a bit, but if there's one thing most students — at Truman or any other college across the nation — can agree on, it's that math sucks. I am a communication major and English minor because I enjoy working with words, not numbers. In fact, I make it a point to tell any math or accounting majors I meet they are braver than I am, because I cannot fathom handling the work involved in their classes.

I understand I have chosen to go to a liberal arts school, and I also understand the reasoning behind requiring us to take classes in statistics, college algebra and trigonometry, and/or pre-calculus. Equations are all around us, and a fundamental understanding of

math likely will make students more employable, well-rounded individuals. But I think with a little tweaking, the math requirements at Truman could be more bearable, or at least seem to provide skills every student will need at some point during their lives.

I think one of the liberal studies program math requirements should be switched out for a personal finance class, such as BSAD 200 — Personal Finance. This class focuses on "management of household and personal finances," including budget management, borrowing, investments, taxes, insurance and savings, according to the Truman course catalog description. The average student-loan debt for students who graduated last May is more than \$35,000 — the highest ever, at least until next year, according to a May 8 Wall Street Journal article. To top it off, nearly 71 percent of bachelor's students will graduate with student loans, according to the same article.

Colleges, therefore, need to be preparing students for the impending financial reality that they will enter the real world and need to quickly start paying off those loans. A personal finance class would go a long way toward helping students figure out how to handle that responsibility. If colleges are going to put students into debt, they should teach them how to get out of it.

The valuable information a personal finance class could provide doesn't only become relevant after students graduate. I am one of the 58 percent of Truman students who live off-campus, according to an overview

of Truman by U.S. News and World Report. I have been a part of that 58 percent since my sophomore year, because I realized it was much cheaper for me to live off-campus than stay in the residence halls. Budgeting my money, paying bills on time and more are things I have to know how to handle right now, and I suspect I'd be much better at those tasks if I'd taken a class that showed me how.

I'm not the only student who doesn't always know what I'm doing when it comes to finances. The statistics are startling — 70 percent of undergrads and 96 percent of graduate students have credit cards, but fewer than 10 percent of those pay off the full balance every month, according to an April 2012 Time article.

"There is no way to describe these results as a success in education of financial literacy," according to researchers quoted in the Time article.

Let's take the time now to prevent some future financial pain and teach students valuable life skills. Sure, a personal finance class might be just as painful as trigonometry, but our future selves — and bank accounts — will thank us.

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