

# THE JAMBAR

The student voice of  
Youngstown State University  
since 1931.

PAGE 6

NO SEX, NO PROBLEM FOR THESE VIRGINS

THE SIDEBAR



**ART**  
Clearing out the junk drawer: YSU professor explores body image issues in art .....6

**NEWS**  
Private lenders prey on uninformed students .....2

**STEM** to offer multiple options to replace one-size-fits-all laboratory science class .....2

**EDITORIAL**  
Non-voters aren't always indifferent ....5



**SPORTS**  
Penguins win 3 straight, dominate 49er tournament .....8

Sour start to season continues .....8

Formeck takes medalist honors as Penguins finish second .....8

WEATHER

Today 68° 48°  
Wednesday 70° 50°  
Thursday 78° 60°  
Friday 72° 59°  
Saturday 74° 59°  
Sunday 76° 56°  
Monday 74° 52°

Remember to recycle your copy of The Jambar.

POLITICS

## Candidates divided on health care

Changes could affect college students, say profs

Samantha Pysher  
REPORTER

In keeping with their opposing viewpoints on other matters, Republican presidential nominee John McCain and Democratic presidential nominee Barack Obama are touting health care plans that will affect college students in different ways.

David Porter of the political science department at Youngstown State University clarified the policies and what they will mean for college students.

"McCain's plan seems to stress individual policies," said Porter. "It's hard to say how some students would have the means to pay."

Porter said he has noticed that most students that are not on a health care plan through their parents or work are simply are not on a plan at all.

"Obama's plan is a shared poll risk," he said.

With a shared poll risk, college students would be put into a larger group, Porter said.

Porter said if the shared poll policy is implemented, everyone would have access to health insurance.

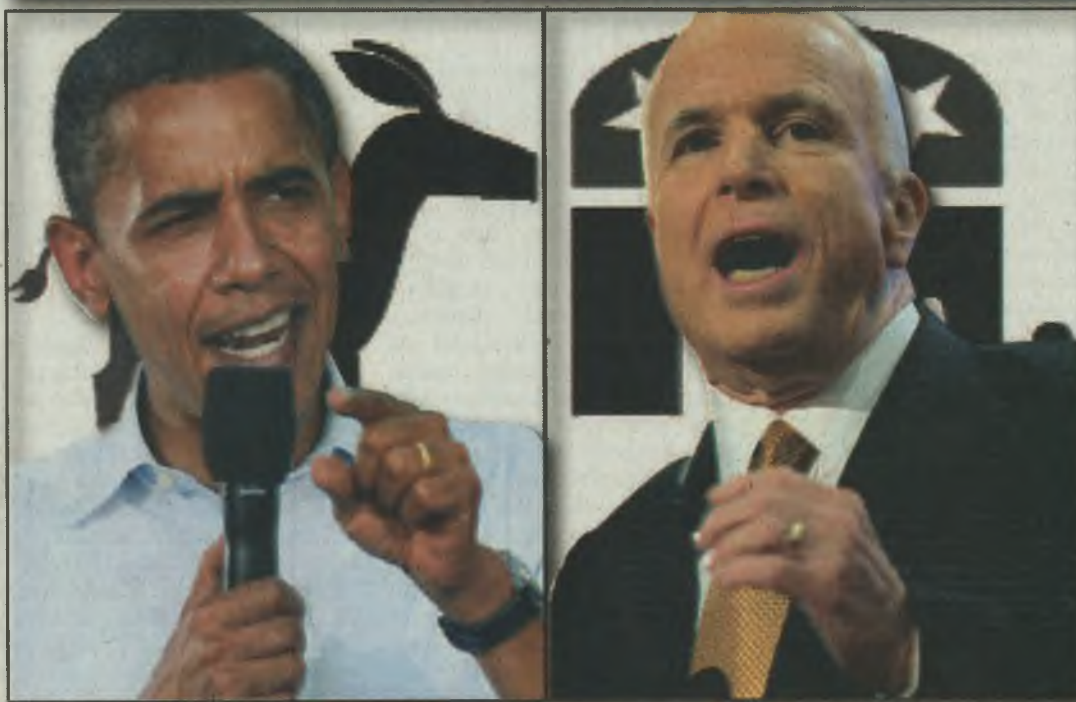
"I think students should be aware that Obama is not letting them slip through the cracks," said Joni Koneval, a junior and president of the College Democrats.

"Obama is ensuring that his health care plan is covering young adults and college students," she said.

Koneval said Obama's health care policy would affect college students by making the coverage portable. In other words, the insurance is applicable wherever the student attends school.

HEALTH CARE page 4

### ELECTION 2008



### THE ISSUES

Candidate health care plans according to their Web sites.

**Barack Obama**

- Make health care insurance portable and reasonably priced by having state subsidies.
- Make every person eligible to receive health care.
- To make the health care portable, if someone has health care, they can go to different jobs without hurting their health care plan.
- Update the current health care system to lower health care costs.

SOURCE: WWW.BARACKOBAMA.COM

**John McCain**

- Hand health care control back to patients.
- Give a refundable tax credit up to \$5,000 for families and \$2,500 for an individual.
- Make sure that patients who are at high risk have health care.
- Lower prescription prices and the cost of Medicaid and Medicare payments.
- Make sure patients with existing conditions are covered by health care.

SOURCE: WWW.JOHNMCRAIN.COM

## Students exercise right not to vote out of protest

Samantha Pysher  
REPORTER

The choice between two major candidates for president is leading some students to a third option — not voting at all.

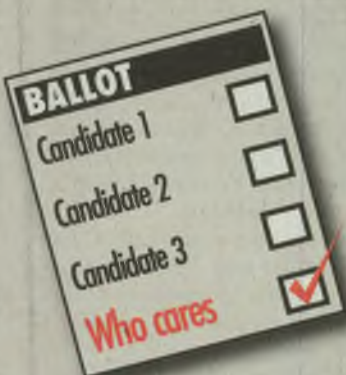
"I think he's too young and inexperienced, and he contradicts himself," said freshman Nicole DiMailo of Barack Obama.

DiMailo had her own opinion of Obama's opposition in John McCain.

"He acts like he has his nose stuck in the air, like he's better than everyone else," she said.

DiMailo admitted she decided not to take part in this election when Hillary Clinton withdrew from the race.

"I quit paying attention to the



election after Hillary left," said DiMailo.

DiMailo said she voted in the last presidential election and the primaries.

Other students said they aren't voting because they don't feel that

their vote matters.

"I feel like the middle-class gets left out," said sophomore John Dunfee.

"Unless you're really rich or really poor, no one really cares what you have to say," Dunfee said.

In the primary, Dunfee voted for Mitt Romney and now feels that his vote didn't help his favorite candidate get elected.

"My vote didn't count then, so why should it count in the general election?" he questioned.

Though Dunfee said he doesn't feel like voting for someone that he doesn't support, given the choice, he said he'd "have to vote" for McCain. Dunfee isn't the only student who doesn't support either candidate.

"I look at it [voting] as a waste of time," said junior Carl Agnone.

"The electoral college is going to pick the winner regardless of the popular vote," he said.

Agnone claims he has stuck with his decision not to vote ever since President George Bush was elected to office in 2004.

"I hear McCain would be another Bush," said Agnone.

Agnone added if he had to vote, he would vote for Obama.

Marissa Opper, sophomore, also said she's decided not to vote in the upcoming election because she doesn't care for either candidate.

"I don't like their policies," she said. "I listen to them and I think to myself, 'I don't like what I hear.'"

ECONOMY

## YSU joins campaign to grow local economy

Sarah Sole  
EDITOR-IN-CHIEF

In an effort to help prospective Youngstown State University alumni bring their existing businesses to the northeast Ohio region, Congressman Tim Ryan and YSU have teamed up with The Youngstown Warren Regional Chamber of Commerce for the Grow Home campaign.

Through the campaign, the chamber plans to help prospective businesses find grants, training programs or tax abatements, said Tom Humphries, president and chief executive of the chamber.

Grow Home would also help to identify a location of building that met the businesses' specific needs.

Though they've always known that YSU alumni were establishing businesses around the country after graduation, "there was never a tool that would be able to reach out to them," Humphries said.

Now that a tool is available, a few alumni are already taking notice.

Two have inquired about the campaign via the Grow Home Web site and one has called for information, Humphries said.

One of the businesses in the service area is interested in a potential branch in Ohio. The other two deal with manufacturing, Humphries said. All three are well-established businesses.

GROW HOME page 4

PARKING

## Student parking fees increase

Darlene Wagner  
REPORTER

Each day, students search for a convenient parking spot and try to get to class on time. Ignoring parking rules and regulations may save time, but it could cost you more this year than in the past.

Fines have gone up this semester, and Danny O'Connell, director of parking services, explained that there are three sets of fines — minor, major and illegal.

"A minor fine is basically someone parking in a spot without a permit or at a meter without putting money in. Those fines start at \$25 for the first occurrence, \$30 for the second occurrence and \$35 for the third occurrence. Major fines of \$100 are given to people who park in loading docks, no parking areas, on sidewalks and special permit areas. Illegal fines are \$150 and include parking in handicap spots and fire zones," he said.

O'Connell said fines are used as deterrents. "Some students are repeat offenders. Ten dollar tickets did not seem to deter the situation. We want to protect the rights of people who have permits," he said.

O'Connell said normally the first two weeks of school are filled with gridlocked students searching for a parking space. He said that did not occur this time. Students

PARKING page 4

DONATION

## Bank donates \$75,000 to YSU

J. Breen Mitchell  
NEWS EDITOR

The Centennial Campaign at Youngstown State University received a \$75,000 donation from J.P. Morgan Chase.

The donation was announced in a news conference on September 8 at the DeYor Performing Arts Center downtown, home of the Students Motivated by the Arts program. SMARTS is a joint venture between the College of Fine and Performing Arts and the College of Education.

The donation will be divided between three areas.

"This represents three illustrations of our partnerships with the city," said president David Sweet.

Sweet said the donation will help with what he called the emerging,

strong connection between YSU and downtown.

Of the donation, \$30,000 will go to the Buy into Youngstown program, which encourages home ownership in the city. The program is coordinated by the Center for Urban and Regional Studies at YSU.

Janine Martindale, community organizer with Buy into Youngstown, said the money would be used to advertise, as well as to a program that would provide money for homeowners that live near campus to repair their houses.

Another \$30,000 will finance field trips for fifth- and eighth-graders in the Youngstown city school district. The All-Sciences Hands-On Field Trips are a partner-

DONATION page 4



BIG BUCKS — Tony Larriccia and others at the check presentation.

## News Briefs

### Youngstown State University senior awarded Delta Zeta honor

This summer, senior business administration major Dalene Scott received the 2007-2008 Grace Mason Lundy Award for her service and leadership within YSU's Kappa Chi chapter of Delta Zeta. In the sorority, Scott is the first vice president in charge of recruitment, alumni relations and philanthropy. The award, which was presented at the Greek organization's national convention in Miami, is named for a former national sorority president and is the highest tribute paid to undergraduate Delta Zeta members. Out of 158 national chapters, the award is only given to six women. The actual award is a heart-shaped pendant with a golden rose and a pearl, which indicates that honorees are to be active alumnae of the sorority, both locally and nationally.

### YSU chooses new director of marketing and communications

Mark W. Van Tilburg, former director of communications at William Jewell College, has been appointed as the YSU executive director of marketing and communications. With nearly 25 years of experience in the realms of advertising, communications and media relations, as well as 14 years spent marketing for colleges and universities, Van Tilburg will supervise YSU's marketing and advertising, publications, Web site development and printing services. Van Tilburg will also manage the university's media and public relations.

### YSU SMARTS to accept regional and state art awards

YSU SMARTS (Students Motivated by the Arts), an arts education program through the College of Fine and Performing Arts and Beeghly College of Education, will soon receive two awards. In Cleveland on Sept. 14, three Students Motivated by the Arts representatives will accept the Ohio Art Education Association Northeast Region Distinguished Business/Organization for Art Education Award. SMARTS is also the recipient of the Ohio Art Education Distinguished Business/Organization for Art Education Award; the award will be presented at the Ohio Art Education Association State Conference on Nov. 6 in Toledo.

## Police Briefs

### Student transported to hospital

A YSU police officer was dispatched to student health services on Sept. 5 in response to a student that was ill. The student said she wore a morphine patch for back pain but she had removed it. The student was stable and was transported by ambulance to St. Elizabeth's hospital, where her mother was going to meet her.

### Parking tag missing from vehicle

A student filed a report with YSU police reporting that her parking hangtag had been stolen from her vehicle on Sept. 4. She said she thought she had locked her vehicle, but wasn't positive. There were no signs of forced entry.

### Police spot person in Bliss hall dumpster

A YSU police officer on patrol saw a subject going through a dumpster on the Bliss hall loading dock on Sept. 4. A warrant was confirmed by dispatch and the subject was arrested for criminal trespassing. After processing, the subject was taken to Mahoning County jail without incident.

# Private lenders prey on uninformed students

Emmalee C. Torisk  
 REPORTER

Some bad financial decisions made in college could follow you the rest of your life, but who is to blame: predatory lenders or irrational borrowers?

According to Dennis Petruska, economics professor, it might be the latter. Although predatory lenders do tend to target groups they believe are uneducated and uninformed about certain financial matters, especially college students, obtaining information about protecting oneself from loan fraud and other forms of predatory lending is usually free and relatively easy to locate, Petruska said.

Put simply, predatory lending is a broad, derogatory term used to describe a multitude of fraudulent and deceptive lending practices, including payday loans, overdraft loans and credit cards or other types of consumer-created debt, according to InvestorWords.com.

According to the Association of Community Organizations for Reform Now, both the methods of knowingly misleading borrowers by inaccurately describing loan terms or conditions and promoting short-term loans with "disproportionately high fees," fall under the definition of "predatory lending."

Additionally, predatory lending is "attempting to lure borrowers to borrow at either higher interest rates than they could obtain elsewhere or to borrow more than they should probably borrow [or] can afford to

"When I first started at YSU, I got letters in the mail from companies claiming to offer up to \$50,000 per school year. I just throw things like that out. Basically, if it doesn't have YSU's letterhead on it, I don't trust it."

Molly Toth, freshman

pay back," Petruska said.

These tactics are all used to profit from borrowers, who will eventually have to repay the loans, refinancing with lower interest rate loans, or go bankrupt.

Nevertheless, even if bankruptcy is declared, student loan debt is not erased and still must be paid, unlike credit card debt, Petruska said.

Predatory lenders often try to entice student borrowers through easy access to their company's information, said Petruska. Typically, these lenders hand out pamphlets and brochures on college campuses, but also sometimes offer small gifts to students when they apply for credit. Petruska said alternative loan information is definitely available elsewhere, but requires a bit more work to acquire.

Even with numerous resources to help students avoid predatory lenders, some students turn to private loans once they have exhausted all other less expensive options, including federally subsidized loans, but they still

are in need of financial assistance, according to FinAid.com.

Nonetheless, a 2006 study by the American Council on Education, a petitioning group for college campuses, found that one in five student borrowers bypasses cheaper government loans in favor of private loans, while nearly half do not even file paperwork, like the Federal Application For Student Aid (FAFSA), which would assist them in qualifying for federal, state and institutional aid.

However, First Marblehead, a private student loan company whose mission is "to become the best provider of financial solutions that help students achieve their dreams," said this business helps more people than it harms, according to its website. Additionally, it notes that private loans are filling the financial gap, and without them, many students would have no other choice but to drop out of school or not even apply for higher education.

Interest rates for federal loans

are limited to 6.8 percent, according to FinAid.com, a student guide to financial aid. Private loan interest rates are completely unrestricted and can jump as high as 400 percent for payday loans.

A recent bill introduced by Democratic Sen. Richard Durbin of Illinois may change that. Durbin's bill proposes that private loan interest rates be capped at 36 percent. This is just one of the latest attempts at preventing, or at least limiting, predatory lending. But again, Petruska asserts that the choice to fall prey to predatory lenders is all up to the potential borrower, since "no lender forces anyone to borrow... only an irrational borrower or a borrower that lacks information would do this."

Some Youngstown State University students agree with Petruska.

Freshman Julie O'Brien usually pays her tuition with low interest unsubsidized loans from a bank she is familiar with, but makes up the

remaining balance with money earned from her second job. She is hesitant to take out any private loans because they are "way too complicated," and also because she is aware of "scams and fraud," through such companies. Even so, O'Brien is concerned about the length of time it will take to pay off her student loans.

"They're only going to hurt me. It's extremely hard to find proper employment with good pay," O'Brien said. "When I graduate, I have no idea what the economy is going to be like, and I don't know how I'll be able to pay [off my student loans] or if I'll have the money to pay."

Molly Toth, freshman, has about 25 percent of her tuition covered by scholarships, but takes out a small Stafford loan for each semester and pays the difference usually with cash. Even though she has considered taking out loans to cover the entire cost of each semester, she reconsiders. "Loans are essentially debt, and any debt is never good," she said.

Toth also said if a financial situation does arise that she is unsure of, she consults her parents, the campus financial aid department or her bank, and advises others to read the fine print of all loan literature before making a decision.

"When I first started at YSU, I got letters in the mail from companies claiming to offer up to \$50,000 per school year," Toth said, adding that the interest rate for such loans is often 20 percent or more. "I just throw things like that out. Basically, if it doesn't have YSU's letterhead on it, I don't trust it."

## STEM

# STEM to offer multiple options to replace one-size-fits-all laboratory science class

Emmalee C. Torisk  
 REPORTER

Beginning in spring semester 2009, the only current laboratory science educational requirement, STEM 2600: Explorations in the Sciences, will be replaced with several new, overhauled science courses that return the class to a laboratory setting.

The former STEM 2600 involved six hours of instruction per week, and was segmented into three five-week units that each focused on a single science area and related laboratory approaches. According to STEM Dean Martin Abraham, although nothing was "inherently wrong with the current course," the numerous departments involved with STEM 2600 found the quality of science education within the class diminishing throughout the years and also acknowledged the course's difficult administration process.

To solve these problems, the course will be completely revamped and will be nothing like the current configuration. Laboratory science sections will be added to certain science lecture courses in a variety of disciplines, such as biology, chemistry, geology, physics and astronomy. The lecture course will describe and discuss the appropriate scientific principles, while the lab will reinforce them through hands-on instruction and training.

"The course will provide more details on how the scientific method is applied within specific science disciplines," Abraham said, noting that the new structure better illustrates the use of experiments and testing in the development of scientific principles. "[This class] will still provide basic

training in laboratory sciences."

Although multiple classes will replace STEM 2600, students will now have the option of choosing one class from a list of available courses to meet their laboratory science requirement. Abraham said this will "give students a better experience with a lab science course," because it will give them "the ability to focus on a science area in which they feel more comfortable or are more interested."

Abraham and the other science chairs collectively decided to make this change last spring. Faculty members were generally supportive of the adjustment, Abraham said. Since then, these department members have been working to organize class content and institute laboratory sections.

When the old A&S 2600 was created about ten years ago, the laboratory components of many science courses were removed, in order to guarantee that all students would need to complete that class, and that class only, for their laboratory science general education requirement. Now, science department members are working on reattaching the laboratory portions to the courses, but are also waiting on approval from the College and University curriculum committees.

Once approved, the courses will most likely be available next semester. Most classes will be offered in Moser Hall or Ward Beecher Hall, with sections offered to students throughout the entire day, Abraham said. Scheduling these courses will be much easier since there are numerous class choices available.

Even though the STEM 2600 reformation hasn't been "substantially tested with students," Abraham has not heard any nega-

tive feedback thus far, and said there are several positive aspects to this change, including a better laboratory and learning experience for students.

Additionally, he wants students to know that this change will only have a positive effect on their scheduling and anticipated graduation dates, and that students who have already finished STEM 2600 have fulfilled their laboratory science requirement.

Some students seem receptive to this course reconstruction. Junior Rick Pollo is currently taking STEM 2600, but said he thinks this change is definitely a positive step forward for class quality and will reduce a great deal of confusion.

"So far, the quality isn't too great," Pollo said. "It seems like they're trying to cram way too many areas together in too small an amount of time."

Sophomore Katie Ciccone agreed. Ciccone took the class this past spring semester, but said she thought all three sections of the course were "super easy."

She said she did not feel she really learned anything in the class. However, students who take the new class will probably learn more, but it will be much harder, she added.

"I'm just glad they did this after I already took it," Ciccone said.

Keri Ellis, junior, took STEM 2600 in spring 2007, but said she learned a lot from the class and thought it was a very appropriate requirement for non-science majors.

"I think that it was good learning experience," Ellis said. "However, if someone really likes a certain science, they can just take that instead of having to sit through three."

## Classifieds

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Studio or shop space 4000 sq. ft. \$600/month Spring Commons near Star Supply. 330-743-7111

### Miscellaneous

Sunday Mass 6:00 p.m. at the YSU Newman Center, 254 Madison Avenue, 330-747-9202. If you have any questions.

thejambar.com

## Correction

Editor's Note:

In the print edition from September 4, we incorrectly attributed the quote, "It's too complicated and it moves too slow. I liked the old one better," to Kevin Abramski in the article "Banner registration system receives mixed reviews from faculty, students." The quote was actually said by sophomore Erik Thompson. We regret the error.



# Join The Jambar FALL SEMESTER

Student office assistant position available 12-15 hours weekly. Assists with receptionist and general clerical assignments. Must be dependable, have good communication skills, and knowledge of basic office equipment. For additional information, contact Olga at 330-941-3094, Monday through Thursday, 8 a.m. to 1 p.m. or stop by the Jambar office located in the basement of Fedor Hall.

## STUDENT LIFE

# Students struggle to balance school, jobs at GM

Lamar Salter  
REPORTER

The General Motors Corp. plant in Lordstown has given people living in the city, including Youngstown State University students, the opportunity to have a steady job with good pay. However the balance between a job at GM and the workload of classes may prove difficult for students employed there.

Christian "Reed" Shaun is an assembly line worker for GM and has been employed since last June. He has been a student since the 2006 fall semester but is currently not registered this semester. He works full time at GM, usually eight hours every weekday.

"I am currently not in school right now because of money issues," said Shaun.

"I realized it was a problem the second week of school when I walked into class and had a paper due. I had no clue about this paper being due because I had remembered nothing about the first week," she said. "That's when I said I can't do this anymore."

Amanda Sprankle, senior

Shaun represents a group of students who have found GM to be the job that pays a wage suitable for living. "I usually bring in about 500 dollars a week," Shaun said, describing his usual pay as a second shift employee.

Shaun said he isn't sure how long he will work at GM.

"I guess I'll stay until I have the

money to do whatever it is I want to do," Shaun said. "It's better than working at Burger King."

Sophomore Jamel "JD" Prince worked for GM last July. When the fall semester came, Prince quit the job to attend school.

Prince said the assembly line he worked on had a goal of completing about 600 automobiles a

day. Prince said he would not be able to hold the job and attend class because the shifts that were available at GM would not be suitable for him as a full-time student.

Associate Director of student progress Beatrice Cornelle said working for GM and being a full-time student would not generally be in a

student's best interest academically.

"It's basically working two full-time jobs," Cornelle said.

Amanda Sprankle, senior, was working at GM over the summer while taking courses. She tried to work the job and be a full-time student in the fall, but said it caused her to fall behind in classes.

"I realized it was a problem the

second week of school when I walked into class and had a paper due. I had no clue about this paper being due because I had remembered nothing about the first week," she said. "That's when I said 'I can't do this anymore.'"

Prince said that during times when he would be on break from school, he would be more than willing to work again for GM.

"If they hire me back, I definitely would go again," he said.

Sprankle said overall, GM is a good job.

"The benefits are great and once you get passed being a temp or the new guy life at GM, it isn't all that bad. A lot of the work is hard. A lot of people think it is going to be easy, find out it's not and quit."

## FINANCES

## Marriage, birth, divorce? Time to reassess finances

Pamela Yip

DALLAS MORNING NEWS

There are very few life occurrences that don't have some sort of connection to money.

Almost every stage and event in your personal life will require you to reassess your financial situation. "Financial planning is essentially an exercise in planning your future, so when something changes with your current situation that will lead to a change in your future, it's time to review your financial plan," said Lance Alston, certified financial planner and president at JWA Financial Group Inc. in Dallas.

In all life events, whether they're expected or unexpected, try not to make emotional decisions when it comes to finances.

"Most of us will face some life transition involving money during our lives," said Viktor Szucs, a certified financial planner at Quest Capital Management in Dallas. "Many of these transitions involve an abundance of emotions, which generally impede the rational decision-making process. This may lead to poor decisions that could have lasting impact on your life."

When you say 'I do,' vow to have a financial plan.

When you marry, you're merging your financial life with that of your spouse.

This raises a host of issues, including paying joint debts and household expenses, deciding who pays the bills and who makes investment decisions, and determining whether to file income tax returns jointly or as two separate, married taxpayers.

"The key is to begin implementing your financial plan when you say, 'I do,'" said Derrick Kinney, senior financial adviser at Ameriprise Financial Services Inc. in Arlington.

Often, a couple brings to the marriage different values and family influences related to money. They also may have different spending habits.

For instance, one might be a saver and the other a spender. You'll want to discuss how you will reconcile those two very different styles to maintain marital and financial harmony.

Also discuss how you will approach taking on debt and making major purchases.

And don't forget to resolve bread-and-butter issues, such as whether you should have separate bank accounts with one joint account for common household expenses, or whether you should have just one joint account.

"Know your roles," Kinney said. "Quickly identify which partner will be responsible for paying the bills and who is responsible for the long-range investing strategy. It could be the same person. Both of you should be in the know, but someone needs to be in charge."

If you're in a second mar-

riage and both have children from previous marriages, there are additional issues that so-called "blended" families face.

For one thing, after you've accumulated assets together, how will those assets be divided among the children you have together and the kids from your previous marriage?

If there's child support and alimony involved from a previous marriage, you need to discuss how this will affect the blended family.

In any marriage, you should determine whether you have the same financial goals.

"Sit down together and dream a little about how early you want to retire," Kinney said. "Think about what you want to do, where you want to go, what you want to be. This will be a great motivator to start saving now."

Kids may bring unexpected costs, insurance needs.

The saying, "Having a baby changes everything" rings ever so loudly as far as parents' personal finances are concerned.

According to the U.S. Department of Agriculture, a child born last year to middle-income families will cost mom and dad a total of \$204,060 by the time he or she reaches age 18.

That includes the cost of providing food, shelter, clothing and other necessities.

Rob Gerwer and his wife, Casey, can relate to that — four times over. They recently had quadruplets.

"It has had a massive impact," said Gerwer, a mortgage broker and owner of Blue Star Lending in Dallas.

Consider the family's monthly expenses: \$868 for baby formula, \$390 for diapers, \$72 for baby wipes and \$1,100 for baby food.

Plus, "You have four cribs and four times the clothes," Gerwer said.

A key piece of advice to prospective parents: Make sure you have good health insurance coverage.

"Since I am self-employed, there weren't any individual policies that would cover maternity for my wife, so that's why we had to pay the \$40,000 out of pocket," Gerwer said.

To help finance their costs, the couple have created the Gerwer Diaper/Wipes/Formula Fund at their blog: gerwerbabies.blogspot.com

"My advice to people having kids: Make sure you try to think of all angles," Gerwer said. "Obviously, no one plans for quadruplets, but if you have just one on the way, try to start plugging away a little money here and there. There is always an expense that you didn't think of that will spring up."

Besides health insurance, other forms of insurance are just as important. When you have children, life insurance becomes even more essential because you want to ensure that your family has enough money to cover bills and college costs when you die.

Before their babies were born, Gerwer and his wife each had \$500,000 of life insurance. They've pumped that up to \$1.5 million each.

But Gerwer lacks an often overlooked insurance — disability coverage, which would protect his earning power if he's disabled and unable to earn a living. It's all the more important because he's the sole breadwinner.

Getting divorced? Get familiar with assets, liabilities.

Unfortunately, marriages don't always work out. And when divorce occurs, the financial impact can be devastating.

"The main reason that it is imperative that you reassess your financial plan during divorce is because now the couple will be trying to maintain two households and two lifestyles rather than one," said Todd R. Amacher, a certified divorce financial analyst at Robertson, Grieger & Thoele Financial Advisors in Dallas. "This can be a financial drain for most couples even if both of them are employed."

Both spouses should be up to date on marital assets and liabilities, tax returns and cash flow.

"The spouse who is less familiar needs to spend the time, preferably with their financial planner, to get up to speed on all the financial pieces of the marriage," Amacher said. "Knowledge is power."

You'll need to figure out how to divide the assets and liabilities. State law may affect this. For instance, in a community-property state, earnings during marriage and property acquired with those earnings are considered community property — but that doesn't mean a couple's assets are divided down the middle.

"Many spouses fail to consider the tax impact of dividing certain assets such as the family home, retirement accounts and pensions, or a closely held business," Amacher said. "If alimony is part of a settlement, there are tax ramifications."

Sometimes a spouse will take a divorce settlement without evaluating whether it will be enough to support him or her, he said.

"A common mistake is failing to put together a budget for your new lifestyle," Amacher said. "If you don't know what it costs to maintain that lifestyle, how can you logically accept a proposed financial settlement?"

If you have children, a key issue is how you resolve custody and child support issues.

Amacher said the spouse receiving child support should take out life insurance on the life of the former partner.

"If the payer spouse dies, the children left behind still need to eat, be clothed and obtain an education," he said.

Immediately after the divorce, review and redraft your estate-planning documents, retitle certain assets, and update your life insurance and retirement account beneficiary forms.



ILLUSTRATION FROM MCT CAMPUS

## STUDENT LIFE

## For these med students, it's not all about cash

Erika Beras

MCCLATCHY NEWSPAPERS

Christopher Dodd tends to a typical patient, Luis Orozco, 52, who had half of his left leg amputated after a cut toe turned into a gangrene infection.

Orozco, a welder, doesn't have health insurance and didn't monitor his diabetes, which, left unchecked, can lead to serious foot problems.

"This was something we could have taken care of," Dodd said. "Maybe then this wouldn't have happened."

Dodd, 32, is one of a handful of doctors-in-training who are marrying their love of medicine with their social conscience at the Jay Weiss Center for Social Medicine and Health Equity at the University of Miami. Launched in 2005, the center is one of four social medicine programs in the country — and the only one that provides training from the first day of medical school to the last.

"I want to be engrossed day in and day out in the care of the poor," Dodd says.

The current roster includes five residents and 26 medical students. Their work has taken them to the mountains of Peru, where they ran a mobile clinic, to Overtown, Fla., where they're researching women with HIV. They've traveled to India, where they treated patients who had never seen a physician, and to Tallahassee, Fla., where they lobbied for the Prevention First Act — a law that advocates better access to birth control.

The physicians-in-training are people like Reginald Saint-Hilaire, 24, a Haitian-American who grew up in Fort Lauderdale, Fla., and wants to improve health care in his homeland. And Brittany Ashlock, 31, who studied anthropology as a University of Miami undergrad and worked in an HIV clinic in San Francisco before returning to UM, where she is working on a medical degree and doctorate in microbiology.

"These kids are wonderful," said Dr. Bart Chemow, director of the center. "They all want to volunteer and help other people. They want to go where the earthquake is."

## HONORING WEISS

The program honors the memory of a rich man, Southern Wine & Spirits founder Jay Weiss, who believed that poor people have the right to quality health care. He was an admirer of Dr. Paul Farmer, the Harvard professor and founder of Partners in Health, the global health organization instrumental in cutting the AIDS rates in Haiti through its patient outreach programs.

Weiss funded the Ryder Trauma Center and the Sylvester Cancer Center at the University of Miami-Jackson. After his death, two of his daughters started the social medicine center as a tribute to their father's ideals. Farmer sits on its board.

"He was interested in getting doctors to do this as a career as opposed to a hobby," said Weiss' daughter, Laurie Weiss Nuell, a social worker who sat for nine years on the Public Health Trust, the board that oversees Jackson Health System. "Typically doctors will go on their vacation and do some

work. It's a great thing, but it's not sustainable."

The concept of social medicine is catching on. In 2006, a quarterly Spanish-English online journal, Social Medicine, was launched by the Albert Einstein College of Medicine in the Bronx, which has run a social medicine residency program for more than 30 years.

"We think of things like the impact of mass incarceration — this has enormous ramifications for the community as a whole," said Matt Anderson, journal editor.

In everyday life, social medicine can translate into more astute problem solving. The residents and students work with nonprofits and attend lectures from people like Steven Leifman, a state Supreme Court advisor on criminal justice and mental health; Cheryl Little, director of the Florida Immigrant Advocacy Center, and Ethel Nadelmann, executive director of the Drug Policy Alliance.

## EXTRA WORK

It takes a certain kind of doctor to take part in such a program. Students at the center pay their way as they would at any other medical school. Residents stay an extra year and get a master's degree in public health.

A physician often will graduate from medical school with \$140,000 in debt, according to the American Medical Association. As a result, many doctors will gravitate toward lucrative specialties such as plastic surgery or anesthesiology — not community clinics.

"I am not interested in doing this for money," said Anne Monroe, 30, who was a woman's studies major and met her husband, a social worker at Palmetto Hospital, while working in an HIV clinic in New York.

"Miami is a great place to do this type of work. I definitely wouldn't have had this experience if I'd done it anywhere else," she said.

Dodd, originally from Seattle, set up clinics in Nicaragua and in rural Georgia before moving to Miami. He has since traveled to India with the Jay Weiss Center. But he says what he has seen in Miami is unlike anywhere else.

"You see everything. You see patients with TB, patients with advanced HIV, patients with chronic diseases like diabetes who just don't have access to basic care. Every time I see one of these patients, it gives me more and more inspiration to fight for a health care system where we can give people the basics."

Additionally, Miami is a jumping off point for helping underserved populations in the hemisphere.

Case in point: the tele-medicine hook-up at the Center for Haitian Studies in Little Haiti. The Jay Weiss Center bought the equipment and Saint-Hilaire and Ashlock will examine patients in Haiti via video conferencing. Haitian doctors will be able to consult with physicians here.

For Saint-Hilaire, it's the perfect way to keep a foot in both worlds.

"Global health can include your neighborhood. And there are people all around that need help and I can do that. And I think that's great, you know?"

PARKING page 1

were exempt from parking fines the first week due to the high volume that did not receive their permits, but from now on every student must either pay the daily fee or have a fall permit.

Meter parking tends to draw most tickets on campus, O'Connell said.

He said the streets adjacent to the university and Lincoln Avenue are patrolled by the city of Youngstown and YSU has no jurisdiction over city streets nor do they receive any money from the tickets.

Along with the parking fine increase, the cost of parking permits has also risen.

A parking permit costs \$78 for the fall semester (up \$10 from last year), which also includes special event parking, shuttle bus service and emergency assistance. Students and visitors without a permit pay \$5 a day for a parking pass.

O'Connell said faculty and staff pay \$85 for permits as a part of their benefit package. They park in special lots or mixed lots. "It's an added bonus to be able to park closer to their building, but no one parks for free," he said. "After 4:30 p.m., every lot is open for students to park in as long as they have a permit," he said. The F-1 parking lot is the only lot not available to students.

Dave Russell, a pre-law graduate student who has been employed with parking services for six years, agrees with O'Connell regarding

increased parking fees as a deterrent. He says he tickets at least ten repeat offenders per semester.

"One guy racked up \$400 in tickets. A permit is a fraction of his tickets and he still hasn't gotten one," Russell said.

Russell also said over the years he's had things thrown on him, been spit at and even been propositioned. "Sometimes the walk from an outer lot may be a little further but it beats getting unnecessary ticket," he said.

Fees and Appeals

Students can appeal any parking ticket within five days online, at the parking office, Smith Hall, Kilcawley Information Desk or after 5 p.m. at the YSU Police Department.

A written response will be mailed within seven working days. Students disagreeing with the first response can file a second-level appeal within two weeks.

If the appeal is granted, there will be no further action and no payment is necessary.

If the appeal is denied, a payment is necessary as soon as possible to avoid accruing additional charges.

If a student fails to pay, the bill will be submitted to the bursar's office and attached to the cost for the upcoming semester.



Parking permit fees at other Ohio colleges

- Ohio State University**
  - \$111 to \$585 per year depending on permit type
  - \$5 daily
- Cleveland State University**
  - Student \$160
  - Faculty and staff \$636
  - \$6 daily
- Kent State University**
  - Freshmen \$70
  - Juniors \$80
  - Seniors \$95

\*Youngstown State University is the only one of the four universities that allows students to park in any available space. The other three universities divide their parking by class rank.

GROW HOME page 4

The campaign aims to build a diverse economy, which means high-tech jobs in software, medicine and manufacturing are especially relevant, Humphries said.

He added that northeast Ohio's good work ethic and stable weather makes the area a good choice for businesses. Though some may give Youngstown's weather a bad rap, Humphries said the climate serves businesses well. Since residents expect snow, for example, plants

usually don't close down due to snowstorms.

George McCloud, special assistant to the president for university advancement, said "Grow Home" is a good example of YSU functioning as a 'relationship broker,' bringing people together for different causes.

"This kind of program is a good example of what it means to be a university town," McCloud said.

DONATION page 1

ship between the district and YSU to demonstrate the physical sciences. This would include trips to Mill Creek Park, and would "encompass dozens of hands-on activities that demonstrate the concepts and benchmarks of physical science, earth and space science, and life science," according to a news release issued at the time of the donation.

Also, \$15,000 will go to SMARTS. This will be used to expand public programming for SMARTS.

Ted Walter, president of the Youngstown market for Chase, said Chase makes grants based on a belief that the money will be used to serve the area.

"Chase is committed to making a positive difference in the communities we serve," Walter said.

He said he believes YSU will

use the money in the way it is intended.

"We know they are great stewards and will make this an impactful investment," said Walter.

Rebecca Keck, director of SMARTS, said the donation would facilitate improvements in the Youngstown area.

"This will do good work in our community," she said.

Anthony Lariccia, chairman of the Centennial Campaign, said the amount that has been raised will exceed the expected goal of \$34 million.

"It looks like, with 11 months to go, we may hit \$50 million," Lariccia said.

He said he was emotionally overwhelmed by the amount that had been raised.

"I expected to be successful," he said, but that he couldn't have imagined raising that much.

HEALTH CARE page 1

Another aspect of Obama's healthcare policy that will affect college students if accepted will be the mandatory coverage of those 25 and younger, said Koneval.

On the other hand, Jim Shaw, a junior and president of College Republicans said McCain's health care policy is not something for everyone.

"Some people want full health care coverage, others want less," said Shaw.

"McCain's plan seems like it would work, if all parts pass," said Shaw. McCain's plan does not include much for college students.

When choosing which candidate has the best policy for the voters' beliefs, Keith Lepak of the political science department has a suggestion. The student should be cautious of how much the cost of the health care policy will be.

\*"Whether or not they enter an existing healthcare system or leave a healthcare policy," said Lepak.

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**OUR SIDE EDITORIAL**

## Non-voters aren't always indifferent

**RELATED STORY**

VOTING, page 1

Every four years we are inundated with a rhetorical call to arms. Rock the Vote, Vote or Die, Get Out the Vote and other slogans and organizations remind us of our civic duty.

However, not everyone heeds this call, particularly those among the youngest generation who are eligible.

We consider voting to be a fundamental right in our society. Perhaps the flip side is the right to not vote.

Citizens ought to be civically engaged. There is really no excuse for not staying informed.

There are those who are informed, though and abstain from voting to send a message.

These citizens care about the state of their nation, and see their non-voting as the best way to serve it in the future.

Some fall to the left and feel that the Democratic Party has moved too close to the center, away from the grassroots activism they hold dear.

Others fall to the right and feel that the Republican Party has backed away from the principles of the days of Reagan in an attempt to gain ground in polls.

These abstainers with their deeply held beliefs are trying to bring their parties in line with their ideological base — even if it means handing them a defeat in the short term by staying home on election day.

It's unclear whether abstaining is an effective means to create change. It is clear that not voting does not always equal not caring.

Their interests may be better served by voting for the candidates that are closest to them ideologically.

Then, they can apply their activism to get their candidate's attention once in office.

This would allow their voices to be heard much more effectively. They would become a voting bloc that officials would have to take seriously, or face the consequences.

Ultimately, voting is the most powerful weapon citizens have against the abuse of power on either side of the aisle.

Surrendering it leaves us defenseless.

**OUR SIDE POLICY**

The editorial board that writes Our Side editorials consists of the editor-in-chief, managing editor and news editor. These opinion pieces are written separately from news articles and draw on the opinions of the entire writing staff. The Jambar's business manager and non-writing staff do not contribute to editorials, and the adviser does not have final approval.

**YOUR SIDE POLICY**

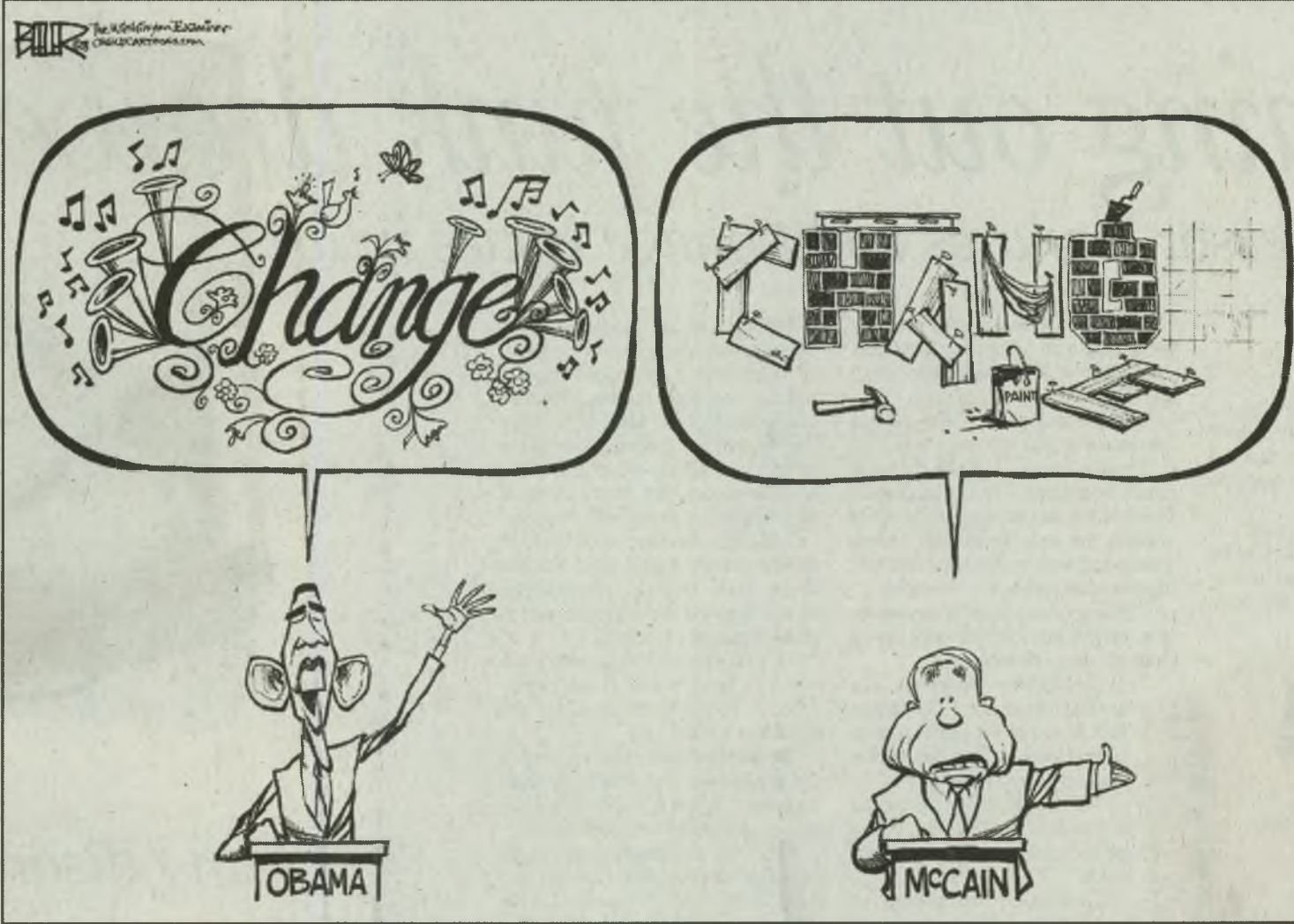
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## JAMBAR Question

Would you ever not vote in a presidential election out of protest?



Emily Stanley, senior

"Yes. I think it's a movement and a silent protest."



Mike Brenneis, sophomore

"I could see not voting, but I'd still vote."



Shawn Kaufan, sophomore

"No. Pick the lesser of the two evils. If you don't vote you can't be pissed off by who won."

**COMMENTARY**

## Voting for the world as it should be

Michelle Obama

When I was a kid, my father volunteered as a precinct captain for the Democratic Party in our neighborhood on the south side of Chicago. Some of my earliest memories are of tagging along as he went from door to door. He registered people to vote. If our neighbors needed absentee ballots, he arranged it. He helped them figure out how they'd get to the voting booth on Election Day. He did all this because he believed in the value of each person's voice in the political process. But it took me years to appreciate what he was teaching me during those walks around the neighborhood.

Like so many people, I took my right to vote for granted. I never had to march for it. I never knew what it felt like to be turned away while others were told that their voice counted. So when I got to vote for the first time, I did it dutifully — but without any excitement.

But now I feel differently. And I hope every young person in this country can learn from me. Because what my dad was trying to show me was that voting is not a dry responsibility. Participating in the political process is challenging, fascinating and fun.

Many young Americans already know this. During the past 19 months, I've traveled to every corner of the country with my husband on his thrilling campaign for the presidency. We have been dazzled by the young people we've met. Our country is full of bright, curious, creative and passionate young men and women who have an enormous capacity for hard work and a deep belief that a better world is possible.

So far, youth turnout in this campaign has been remarkable. More than six million young voters participated in primaries or caucuses this year.

That's an increase of more than 100 percent since 2004. And at the Democratic National Convention in Denver, nearly one in five delegates were between the ages of 18 and 29.

I've seen this youthful energy and optimism before — when I met Barack 20 years ago.

When we were first getting to know one another, Barack took me to a community meeting in a neighborhood in Chicago where people were working hard to get back on their feet after local steel plants shut down and jobs dried up.

There, Barack gave a talk about his experiences as a community organizer. He spoke about the gap between the world as it is and the world as it should be. And he said that ordinary people can narrow that gap if they work together for change.

I fell in love with that idea. It conveys a simple but powerful truth that is illustrated every Election Day when people line up to cast their ballots. When we vote, we don't just choose a candidate. We choose to begin building the world as it should be.

For the young woman I met in Colorado, it's a world where she can get the education she dreams of, even though her parents don't have a lot of money.

For the men I met in Virginia, it's a world where returning soldiers never have to worry about getting the mental health care they might need.

For the students I met in Iowa, it's a world where invest in clean-energy that ends our dependence on foreign oil and protects our

environment. And for the woman I met in New York, it's a world where gays and lesbians can finally live free from discrimination.

When we vote this November, we'll be casting our ballots for that world.

I've heard people say, "My vote doesn't matter," "My vote won't count," or "I'm just one person. What possible difference can I make?" But this year, all of our votes matter more than ever.

If you are satisfied with the world as it is, your choice this fall is easy. But if you believe, as I do, that we can change the world together, please join me in voting on Nov. 4.

Voting is easy. So is registering to vote. It takes just a minute, but it makes a huge difference. The Obama campaign has set up a Website to help: [www.VoteForChange.com](http://www.VoteForChange.com). There, you can register to vote in your state, arrange an absentee ballot or find out if you're already registered.

In Ohio, you can also vote early. Starting on Sept. 30, you can cast your vote in person at locations in all 88 counties across Ohio. For further information on locations and hours, you can call your local Board of Elections or contact the nearest Obama Campaign for Change office at:

Share this information with your friends, classmates, family and neighbors. Ohio's registration deadline is coming up on Oct. 6, so it's crucial that we act fast. Encourage everyone you know to go to the polls on Nov. 4.

This year, I'll be voting for my daughters' future and my father's memory. I'll vote for the thousands of regular folks who fought to get me the right to vote.

And I'll vote for young people across America — and the generations of young people that will follow, who will someday look back at this time with gratitude that we summoned the courage to begin building the world as it should be.

**COLUMN**

## Dierkes deliberated



### Idle Worship

At the dawn of the 20th century, the concept of a celebrity was fairly concrete. Either you created something scientific which enhanced the quality of life for generations to come, or you were part of a royal bloodline. As people crowded into cities, they started treating popular entertainers from Broadway shows or sporting events with the same level of reverence. These performers deserved the praise, mind you. Opera singers filled entire stadiums with their voice before microphones were available. Athletes broke new ground in the record books using the most primitive of sporting equipment. Actors could fill a city block with their charisma, despite using business tactics that would make Machiavelli cringe.

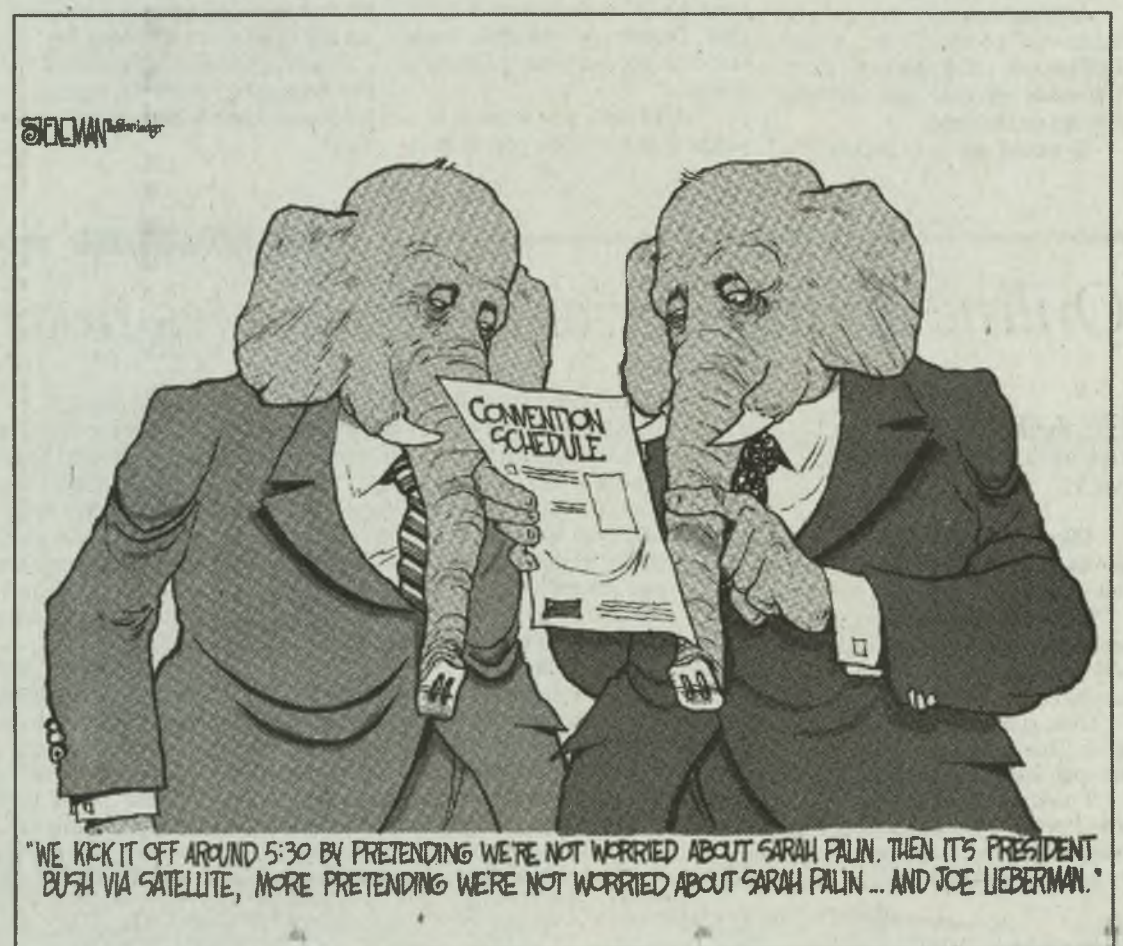
Nowadays, the path to a Beverly Hills mansion is an awkward mix of movies, music, shameless reality shows and shameless self-promotion through MySpace. There are now varying levels of fame, from A-list clientele appearing in blockbuster movies to the kid who threw a temper tantrum and had it posted on YouTube. The glut of reality shows has also created an overabundance of pretentious jerks whose only claim to popularity is "being an asshole while cameras were present." There's even the concept of the accidental celebrity, the people featured in soft news stories across the daytime talk show circuit, struggling to write a book on their menial lives before their star power burns out. With all these different paths to fame, it's worth questioning whether being famous should still be a worthwhile goal in our culture.

### My verdict: not really.

The most obvious problem is that our current overstocking of talent has lowered the criteria for celebrity status to a laughable point. Sanjaya made his short-lived career defiling '80s pop songs as much as he butchered his hair. Gordon Ramsay shattered the dreams of aspiring chefs under the weight of his scathing British criticism. Perez Hilton regurgitated tabloid gossip to people searching for the Paris Hilton sex tape. The original celebrities possessed rare, innate qualities most of us would never have. If it takes such minuscule degrees of "talent" to become famous nowadays, then why does fame still have value?

I suggest we take a two-year break from making films, records and television programs. Stop complaining; we have more than enough DVDs to last us for the next twenty years.

If we look back at older forms of entertainment, I hope that we can come up with a more rigid definition of "celebrity" to prevent bumper crops of entertainers. I also hope that the E! Network will vanish from the airwaves, but that's step five of my grand scheme.



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## cleaning out the junk drawer

YSU professor explores body image issues in art

Elizabeth Boon

ARTS & ENTERTAINMENT EDITOR

Learning to upholster from a man who spoke only Spanish is just one sacrifice that Joy Christiansen Erb has made for her art.

She also gave up plenty of time. Creating some pieces for her furniture series installation took six weeks if, as she says, she really pushed it.



"All the upholstery was done by hand. I did it all myself and had never done it before. It was definitely hard," she said.

She also had to sew, which she had previously only done on the side.

Physical work was not the only item Christiansen Erb, assistant professor of art, had on the agenda while creating the installation. The pieces, which deal with body image and eating disorders, are highly emotional.

"Eating disorders are a very secretive experience. People shy away from it," she explained.

This hidden experience was an inspiration for Christiansen Erb. In one of her pieces, a desk is used to show how the mind is "tucked away in drawers."

"Eating disorders are tucked in your psyche," she said. "They are secretive, hidden, not talked about."

Christiansen Erb said eating disorders also lead to compulsive, ritualistic performances. She felt herself relate to those behaviors while working on her art.

Because the idea behind the project was so sensitive, Christiansen Erb decided to do written interviews with her subjects, sending e-mails that ended up traveling across the country.

"The stories were really different and similar," she said. "I was really interested in how everyone had a different story."

While the e-mails spread from person to person quickly, there was one group that Christiansen Erb had trouble reaching: fathers.

Fathers were very vague and brief when answering questions, she said.

"They were either in denial or pushing it off to the mother," she said.

Emotions were also high when Christiansen Erb gave a lecture about the series to a group of 12-year-olds.

"They were very much aware of their weight," she said with surprise.

Although she was taken back by the knowledge that 12-year-olds had about body image, Christiansen admits that the topic is one that is often discussed in society.

"It's very prominent in today's culture. I've been around it and experienced it. People come up to me and talk about it," she said.

To get feedback from viewers of the installation, she started a "share your story" board. The board is available for anyone to write comments.

"It's very exciting for me. Every time I get the exhibition back I read them," she said. "It seems to be empowering for people to have their story up on the wall."

**'THE DIALOGUE'** — The artist created a pair of Victorian wingback chairs with portraits ironed on to the fabric, which she upholstered by hand. According to her Web site, "The 'Furniture Series' addresses issues of body image, personal experience and memory by combining photographs and autobiographic writing with appropriated furniture."

**'HIDDEN SECRETS'** — Christiansen Erb hopes viewers will search through the drawers of this desk for hidden text and photographs, including a gelatin silver print of a woman's figure.



"Eating disorders are a very secretive experience. People shy away from it."

Joy Christiansen Erb, YSU assistant professor of art

### SOCIETY



**LIKE A VIRGIN** — These young stars say they want to make it through the wilderness and put off sex until marriage. From left, Kevin Jonas of The Jonas Brothers, Hilary Duff, Nick Jonas, Adriana Lima, Jordin Sparks and Joe Jonas.

## Young celebrities, YSU students say sex can wait

Adam Bickel  
REPORTER

When The Jonas Brothers were teased for their virginity at the MTV Video Music Awards Sunday, fellow promise ring wearer Jordin Sparks quickly came to their defense.

Waiting for marriage has been popular in the past among celebrities like Lisa Kudrow of Friends and Jessica Simpson, who promised to wait until their wedding nights.

Now Hilary Duff and Victoria's Secret model Adriana Lima have sworn off bed hopping too.

Although virginity appears to be a new "it trend" in young Hollywood, Youngstown State University students have different feelings on the trend.

"I would say it is definitely a

good thing and something that people can look up to," sophomore Megan Cartwright said.

Fellow sophomore Ashley Jones, sitting at the same table, agreed and added, "It is a positive thing, but I think it is more the 'tween' thing and kind of an act."

When asked if any of the six girls sitting at the table plan on following in these young celebrities' footsteps, a silence fell over the table for a moment and was followed with laughter.

In a survey conducted by a YSU student in July, only four out of 69 current YSU students were still virgins. Despite the statistics, some students applaud the minority's choice.

"I don't think it is weird to be a virgin. I like it when people have

that kind of self respect," freshman Nicole Borovitok said.

Her friend Brittany Raseta, and fellow freshman, is waiting for marriage to have sex.

"It is not only a religious thing, but it is also because I have a lot of respect for myself and I don't care what other people think about it."

Cheney Morgan, a freshman male sitting with the two girls, said "I know it is ignorant and I believe in abstinence, but if the opportunity arises I wouldn't turn it down. What guy would?"

When asked if the opportunity has ever arisen, Morgan answered, "I am still looking forward to that day."

Many of the other male students that were asked about the topic at hand agreed with Morgan's point of view.

Sophomore Eric Pyatt said, "I don't think waiting until you are married to have sex is a good thing. You will end up cheating. Knock it out while you are young. But be safe!"

Junior Frank Polestro agreed that it is important to have fun while one is young.

"Guys want sex. It's the girls that hold back," Polestro added.

Sophomore Naaman Moorman disagreed.

"I think it is smart to wait. I wish I would have," Moorman said.

"You never know who a person has been with and what diseases they could have," Moorman added.

When asked if he would like his future spouse to be a virgin he answered, "I would like that. It is purity, but it would be hard to find

these days."

Senior Ciara D'Altorio, who has made the decision to save sex until marriage, said she believes staying abstinent is hard work but the consequences of sex could be a lot harder. For example, having a baby.

"Sure, there are times where it's tough, but I am so firm in what I believe that I will not budge. It's also a lot easier if the guy I am dating is willing to wait too," said D'Altorio.

D'Altorio's advice to young people who are debating whether or not to wait is simple.

"Knowing that celebrities are waiting is really great, but don't do it because of them. Do it for you and there will be benefits in waiting until marriage," she said.

### CAMPUS

## Pre-party returns with more free food

After a successful spring semester the Penguin pre-party has returned and will be held every other Thursday from 7 p.m. to 10 p.m. in Peaberry's.

Keeping with tradition, the parties will still offer free food and a variety of entertainment. Students can look forward to both prizes and surprises.

"This semester we will be having a variety of food at the parties, not just pizza. There will be hoagies and other sandwiches along with chips and salsa," said Youngstown State University student programming intern Kelsey Rupert.

Rupert also is excited about the potential attendance at the pre-parties.

"We had great attendance last semester, especially during the last few parties. We want to continue to move forward this school year," said Rupert.

Attendance was high last year when popular acts such as "Red Wanting Blue" magician and YSU student Jason Greenamyer performed. Rupert hopes to continue the trend.

"We had a lot of popular acts last year and will continue to provide a diverse party so that there is something for everyone," said Rupert.

This semester will also have events such as a football theme party on Sept. 11 for YSU's first home game the Browns vs. Steelers game. This party will include several prize packages.

On Sept. 25 the party will help promote Safer Sex Week. On Oct. 9 it will be ladies night, which will include an open microphone session.

"We will be giving away a ton of prizes this semester such as gift certificates and concert tickets to the House of Blues," said Rupert. "For our football themed party we will be giving away prize packages from both the Steelers and Browns."

Rupert and the rest of the staff also make it a point to pass out evaluations so they can get feedback from students.

"Student feedback is important because it keeps us on our toes," said Rupert. "The feedback is one reason why we have more of a variety of food."

### SOCIAL NETWORKING

## Online dating, social network sites turn matchmaking into profit

Elizabeth Llorente  
THE RECORD (HACKENSACK N.J.) (MCT)

Becca Klinger was always outgoing, and she had more friends than she could count. But when it came to dating, she felt awkward.

"I was not very confident," Klinger, a 21-year-old Ramapo College student, says of the way she was only two years ago. "I was just very nervous about talking to guys."

Then, at the urging of a friend, she signed up on True.com, a dating site, and her social life spun into the stratosphere.

"I used a picture that showed me exactly how I was," she said, adding that she was heavy at the time. "I decided I wasn't going to try to be something I wasn't. I was surprised,

the response was overwhelming."

Klinger is one of millions of Americans who have turned to so-called social networking sites, making them a nearly mainstream way of meeting future boyfriends, girlfriends and even spouses. A 2006 report on cyber-dating by the Washington-based Pew Internet and American Life Project said that some 3 million Americans had entered long-term relationships with or married someone they had met online.

JupiterResearch estimates that the U.S. online dating market will rake in more than \$900 million by 2011. In Pompton Lakes, N.J., the online dating trend has become clear to Rabbi David Senter of the Congregation Beth Shalom. Senter estimates that these days, most of the couples under 50 years of age he marries "were in some variation of

online dating."

"Online dating seemed like a logical thing for me to do," Senter, 47, said. "I was a rabbi in Saratoga Springs (N.Y.) at the time, and rabbis can't really hang out in bars. I had some horror stories, some women posted pictures that weren't really of themselves, and when I met them I realized it. One woman was talking about marriage before we even met."

"But there aren't many intrinsically negative or positive things about online dating that aren't true of conventional dating."

Indeed, single people who have tried online dating tell stories about people who "flirted" with them through e-mails and instant messaging even though they were married or in a supposed serious relationship. And there are stories about people who mis-

represented their age, their income, their job. But many people add that such deception has always been an unfortunate part of dating, online or the traditional way.

That said, Mandi Townsend, who lives in Delaware, does see some important differences, though she views her online dating experience as generally positive.

"It could be overwhelming," Townsend, 33, said, adding that at one point she was going on so many dates she was losing track of the details about the different men. "But it works for professionals in my age range who are busy." Townsend is in a serious relationship with a man she says she'd like to marry. She met him in her dentist's office.

"He was the appointment after me," she said. "You never know; it happens when you least expect it."

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FOOTBALL

# Sour start to season continues

South Dakota State starts 1-0 in conference play as the Penguin defense surrendered 40 points



PHOTO BY ANDREW BERRY / THE JAMBAR

## Penguin Spotlight

Brandon Summers — Junior QB, No. 6

STATLINE

AT Ohio State — 3 of 4 for 24 yards, 4 carries for minus-1 yards  
 AT South Dakota — 9 of 17 for 60 yards, 9 carries for 41 yards

Season Totals — 12 of 21 for 84 yards, 13 carries for 40 yards

Andrew Berry  
SPORTS EDITOR

An 0-2 start to the 2008 season is exactly what is staring the Penguins in the face after being stomped by South Dakota State University in a 40-7 loss Saturday.

The loss to the Jackrabbits marks the first time the Youngstown State University football team started a season 0-2 since 1995. Still without a number in the win column, the Penguins quest for a return to the playoffs took a big hit Saturday.

One season ago, the Penguin dropped a heartbreaking loss to the Illinois State Redbirds in the Penguins homecoming game at Stambaugh Stadium, a loss that all but ended the Youngstown State's playoff chances. At 6-3, the Penguins had no choice but to win out the rest of the regular season but were unable to get through the tough schedule and finished 7-4 to miss the playoffs.

Already in the hole, the Penguins have both their rigorous schedule and history working against them.

The team still has to face North Dakota State University, the heavy favorite to win the Missouri Valley Football Conference crown. The Penguins also have several ranked conference opponents left on the slate including Southern Illinois University and Western Illinois University.

But before the Penguins start looking ahead, the team needs to figure themselves out and why the new offense has only put up seven total points in two games this season.

Against the Jackrabbits, the Penguins frustrations on offense continued. While the team was able to shake the cobwebs from the Ohio State game and move the ball, the offense failed to produce consistently.

The first half against South Dakota was especially appalling for the Penguins offense. The team's first seven possessions of the game resulted in four punts, two interceptions and a safety. Meanwhile, the Jackrabbits took advantage and jumped to a 27-0 lead going into halftime.

Jackrabbits 40

Penguins 7

Getting the ball to start the second half, the offense finally clicked and put together a tremendous 14-play, 74-yard drive that resulted in a 2-yard touchdown run by senior running back Jabari Scott. Engineered by junior quarterback Brandon Summers, the scoring drive was the best the Penguins have had all season and made it a 27-7 game.

But it would be the only score put on the board by the Penguins as the offense finished out the game with two more punts and a third interception.

On defense, the Penguins were only able to force four punts and were unable to rattle senior quarterback Ryan Berry. Head coach Jon Heacock described Berry as a

"poised, veteran quarterback" and Berry reinforced the coach's words with his 19-30, 319 yards, one touchdown performance.

For Heacock, both Summers and junior Todd Rowan saw significant time under center against the Jackrabbits. Rowan finished 6-10 with 38 yards while Summers had the better hand playing all but one series in the second half going 9-17 for 60 yards and was in the game during the Penguins only scoring drive.

The silver lining of the game for the Penguins was Scott rumbling for 64 yards on 10 carries. The running game for the Penguins produced 107 yards, a big improvement following its minus-11 yard travesty at Ohio State in the season-opener.

Down 0-2 after two road games, Youngstown State will not have to play another road contest until October. The Penguins will get their next three opponents at home beginning with Central State University on Saturday.



PHOTO COURTESY OF TY CARLSON

ALL-PURPOSE ATTACK — Senior wide receiver Ferlando Williams takes the ball and evades a slew of oncoming South Dakota State defenders. Williams finished Saturday's contest with 37 all-purpose yards.

## FCS Top 25

Teams YSU will face in blue

1. Appalachian State
2. North Dakota State
3. Massachusetts
4. Richmond
5. Montana
6. Delaware
7. James Madison
8. McNeese State
9. Northern Iowa
10. New Hampshire
11. Southern Illinois
12. Wofford
13. South Dakota State
14. Cal Poly
15. Western Illinois
16. Eastern Washington
17. Georgia Southern
18. Elon
19. Central Arkansas
20. Eastern Illinois
21. Villinova
22. The Citadel
23. Youngstown State
24. Harvard
25. Liberty

Others receiving votes: Northern Arizona 125, Furman 113, Delaware State 95, Sam Houston State 89, Fordham 65, Eastern Kentucky 54, Jacksonville State 51, Hampton 46, Tennessee State 43, Yale 42, Holy Cross 41, South Carolina State 21, San Diego 18, Norfolk State 17, UC Davis 16, Montana State 15, Sacramento State 15, Grambling 13, North Dakota 12, South Dakota 12, Prairie View 10, Dayton 8, Coastal Carolina 8, Albany 7, Colgate 5, Hofstra 5, Stony Brook 5, Nicholls State 3, Northwestern State 2, Lafayette 1, Texas State 1.

Information from the Sports Network.

PENGUIN SPORTS

TO THE POINT

Formeck takes medalist honors as Penguins finish second

After being delayed on Saturday due to weather at the Bucknell Invitational, the Youngstown State University women's golf team hit the links for 36 holes on Sunday at Bucknell Golf Course where the Penguins finished second and freshman Samantha Formeck took medalist honors.

As a team, the Penguins finished in second shooting a 619 (314-305), nine strokes behind Penn State University for the top spot. After the first 18 holes, Youngstown State was only down one stroke for the lead but Penn State carded a tournament low round of 297 as a team during the final round.

Making her collegiate debut for the Penguins, Formeck fired an 11 over par 147 (73-74), two strokes better than second place finisher Brianna Malcolmson from Penn State. Three spots behind Formeck in fourth for the Penguins was senior Molly Boney who carded a two round total of 153 (80-73).

Next week the Penguins will play host to the YSU Invitational at Pine Lakes Golf Course in Hubbard. The event is scheduled to start on Sunday and run through Monday. Last season the Penguins won the event at Salem Hills Golf Course.

Information from YSU Sports Information.

VOLLEYBALL

# Penguins win 3 straight, dominate 49er tournament

Keith Langford  
SPORTS REPORTER

The Youngstown State University women's volleyball team won the Comfort Suites 49ers Tournament by defeating University of North Carolina at Charlotte, Norfolk State University and Howard University in North Carolina this weekend.

In their first match against Norfolk State, the Lady Penguins jumped out to a quick two set lead before they ran into adversity in the third set. The Lady Penguins were tied with Norfolk State 11-11, but they came through to get the victory 25-22. The first two sets were won by 25-15 and 25-10 margins. Senior Ebony Barbosa had nine digs to go along with nine kills in the match against Norfolk State.

In their next match against Howard University, YSU swept Howard in three sets. Barbosa posted a double-double by recording 12 kills and 10 digs. Sophomore Haley Kapferer led YSU with a career-best 13 kills for the match. Senior Karla Everhart set the team up with 43 assists on 48 kills posted by the Lady Penguins. Freshman Tasha Reid contributed with eight kills.

In the tournament final against UNC Charlotte, it took one more set to claim victory over the 49ers. The Lady Penguins battled through nine lead changes and 17 ties against the tournament host. YSU won the first set 25-17. In the second set, the 49ers jumped out to a quick 6-0 set lead and held on for a win with a 25-21 set. UNC Charlotte claimed an early third set lead 10-4, before YSU grinded back to tie the match at 15. YSU

"I thought we played really well. We applied what we learned in practice and applied it to the game. We were able to stay focused through some adversity."

Joe Bonner, head volleyball coach

grabbed their first lead of the third set with a kill by Hailie Kapferer to take a 17-16 lead. They won the last four points and ultimately won the set 25-22. In the fourth set, the host team battled back to even the match at 18 points. The Lady Penguins responded with a kill by junior Kaitlin O'Hara and a two-headed block on the championship point by Tasha Reid and Ruth Boscaljon. YSU won the fourth and decisive set 25-20.

Senior Ebony Barbosa was named tournament MVP. Barbosa accumulated a team high 29 kills and 27 digs in the three matches at the tournament. Teammates senior Karla Everhart and sophomore

Hailie Kapferer were named to the All-tournament team. Juniors Kaitlin O'Hara and Ruth Boscaljon also had notable tournament performances.

Coach Joe Bonner was pleased with his team's performance at the tournament. "I thought we played really well. We applied what we learned in practice and applied it to the game," Bonner said. "We were able to stay focused through some adversity," Bonner added.

Bonner felt all the players named to the All-tournament team excelled.

"Those four players [Barbosa, Everhart, Kapferer, & O'Hara] stepped up for us this past weekend," Bonner said.

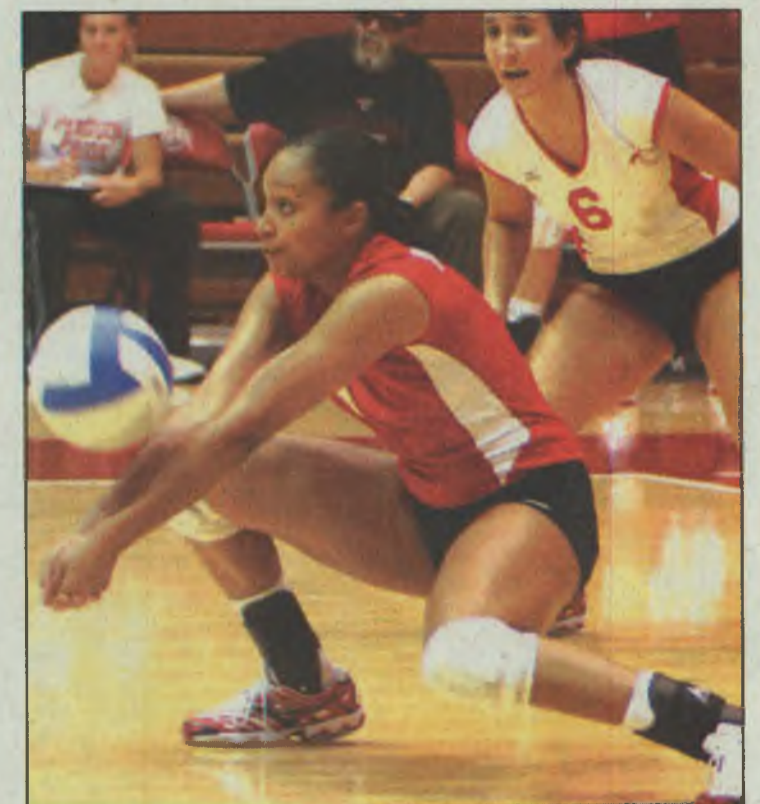


PHOTO COURTESY OF YSU SPORTS INFORMATION

DIGGIN' IT — Senior Ebony Barbosa had eight kills and eight digs for the Penguins, who dropped just one set the entire weekend. Barbosa was named the Comfort Suites 49er Tournament MVP and was joined on the All-tournament team by sophomore Haley Kapferer and senior setter Karla Everhart. The Penguins overall record improved to 4-2 on the season.

49er TOURNAMENT BREAKDOWN		Match 1		Match 2		Match 3	
Penguins	3	Penguins	3	Penguins	3	Penguins	3
Norfolk State	0	Howard	0	Charlotte	1	Norfolk State	1
YSU	25 25 25	YSU	25 25 25	YSU	25 21 25 25	UNC	17 25 22 20
NSU	15 10 22	HOW	18 22 19				