**Maintaining a budget helps prevent debt**

Kelley NORMAN • guest writer

The average college student will graduate with over $5,000 in credit card debt, according to Dwight Sneathen, an associate professor of accounting in the College of Business Administration, but there are ways students can avoid an accumulation of debt while managing and maintaining a budget.

Sneathen said maintaining a budget is just a goal of "spending less than you make."

"If you know the amount of money you have, then you should be able to identify how much money you can spend," he said.

After that, "deduct the absolute necessities from that total," Sneathen said.

Sneathen offered a useful technique for maintaining a budget: use actual cash.

Using actual cash will help students save money, according to Sneathen.

"If you buy your groceries with cash, you will spend less money than you do with a credit card. Handing over a pile of $20s is painful," he said, citing the emotional attachment to tangible money.

Managing a budget requires reviewing bank balances, but Sneathen said checking an account doesn't mean just looking at it.

"Checking the account means doing a bank reconciliation," he said, which means making sure the bank did everything correctly and knowing exactly what is in your bank account.

He said that getting rid of an "I'll pay for it"

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POLICE BEAT

Thursday, May 6, 2010
- Officers assisted 13 motorists, issued four traffic warnings, two parking citations and two traffic citations, responded to three traffic accidents and aided one sick person.
- Theft of some keys was reported at Kennedy Hall.
- Officers and the fire department responded to a grease fire at University Villas.
- Officers aided an injured person at Eagle Village.

Friday, May 7, 2010
- Officers issued one traffic citation and assisted 11 motorists and one sick person.
- An iPod, flashlight and four shirts were taken from a vehicle at Eagle Village.
- A wallet was taken from Wiggins Complex.
- Alex Callan Platt, 19, Eagle Village, was charged with minor in possession/consumption of alcohol and criminal trespass.

Saturday, May 8, 2010
- Officers issued one traffic warning and assisted six motorists and one injured person.

Sunday, May 9, 2010
- Officers issued one traffic warning.
- Three Georgia Southern University banners were taken from Sweetheart Circle.
- Tyler C. Thompson, 22, Cedar Cliff, Smyrna, was charged with obstruction of an officer.
- Nathan A. Thompson, 20, Katherine Ave., was charged with obstruction of an officer.
- Daniel W. Jones, 22, Katherine Ave., was charged with obstruction of an officer.

Monday, May 10, 2010
- Officers issued one traffic warning, one parking citation and four traffic citations.

Tuesday, May 11, 2010
- Officers issued one traffic warning, one parking citation, and four traffic citations.

Wednesday, May 12, 2010
- Officers issued two citations.
- A resident of University Villas reported their bike stolen.
Rain increases West Nile concern
Deloach: Georgia to fight virus by campaigning, through education

Faith CARTER guest writer

As the temperatures rise, students are packing up their beach bags and reaching for the sun block. But with the sunny summer days and occasional thunderstorms come a threat that can result in fatal consequences: West Nile virus.

"The virus has a life cycle," said Dr. Brian Deloach, chief of staff at the Georgia Southern University Health Services. "The cycle involves mainly mosquitoes and birds. A mosquito will bite an infected bird or animal, then become a carrier of the virus and will bite an infected bird or animal, resulting in the cycle of transmission." He said.

"There is also a very small chance that it can be transmitted by transfusions, organ transplants or from mother to child through the placenta," he said.

According to Deloach, the best way to avoid the virus is to avoid being bitten by mosquitoes. "To avoid being bitten, you should buy insect repellent," he said. "You should also wear long sleeves or long pants when you are outside during the peak mosquito hours, which are from dusk until dawn. It is also important to get rid of any standing water where you live."

Deloach said, "Eighty percent of people that have West Nile don't show symptoms or are even aware that they have contracted the virus. The symptoms that are present range from mild to severe stages. 

"Mild symptoms present most commonly with headaches or fever. An asymptomatic infection is most common," said Deloach.

Severe symptoms include "severe fever, body aches, paralytic, coma and encephalitis," he said.

Anyone who believes he may have the virus should report to your local health center immediately. The virus is not a common one. Statistics from the Centers of Disease Control and Prevention show that the numbers of persons who contract the disease have gone down in recent years.

In 2008, there were 50 infected persons in Georgia. Eight of the 50 cases resulted in fatalities.

Last year, the numbers dropped to four cases of infection and two deaths.

So far this year, there has only been one case reported in Georgia that happened in Claxton.

"Education and prevention are key factors in decreasing the number of West Nile infections," said Kimberly Deal, a registered nurse and infection control coordinator at East Georgia Regional Hospital.

Despite the dwindling numbers, there is a cause for concern this season. "Because of the heavy rains in the winter and spring, there is some concern that the number of mosquitoes will rise because they have more breeding grounds," said Deloach.

"Georgia is more common under Georgia law, a misdemeanor offense punishable by a fine and/or jail time. Editors will seek to have any person(s) who removes more than the authorized number of copies from distribution sites prosecuted to the full extent of the law."

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later" mentality would help students avoid an accrual of debt.

As for those credit cards that come in the mail, Sneathen recommends students "rip them up, tear them up" and "get rid of them." Joseph Ruhland, an assistant professor of finance, thinks credit cards can be an asset if used properly. "I think in some sense, it's necessary because it helps build their credit history," Ruhland said.

Ruhland recommended students "use a debit card as much as they can rather than a credit card" and "keep track of their transactions."

For students who will likely accumulate debt through student loans, Ruhland said, "It's probably a good idea to figure out what your expected student loan payment will be. Think that will be an eye opener for a lot of people."
Our View

Guiding Eagles to new heights

S

OAR begins today, as students may or may not be aware. For years, SOAR has been the university's way of presenting the many opportunities ahead to incoming freshmen. However, students don't necessarily get the full picture of all the activities they could become involved in.

As a current Georgia Southern student, do you remember what clubs you were interested in during SOAR, and are you active in that club now? Only a few can trace their involvement with their current organization back to their humble beginnings as a young eaglet. For many other students, though, the way they got involved on campus is not as clear-cut.

Being aware of different opportunities is very important during an individual's development. As we've been told many times over the years, involving oneself with different organizations around campus will help build a better social and educational experience.

With the connections, not only will the student be more socially confident during college, but he will also have the chance to open other doors for his future occupation.

It is a shame that sororities and fraternities are the most often represented during SOAR. Of course there are other groups that attend SOAR to promote themselves, but the number of clubs at GSU.

There are so many organizations to be involved in: athletic clubs, art clubs, foreign language clubs, academic clubs, strategy game clubs and various other interest clubs. All of these types of clubs should have someone there to represent them because club officers should be interested in recruiting new members.

It seems reasonable to assume that there could be a better time set aside for incoming students to learn in better detail about the clubs and organizations GSU has to offer. It would show them that everyone is excited not only about his own group but about welcoming new students.

College is the time, after all, for education and developing and strengthening the individual attributes of the student.

I don't follow much that Congress does, to be completely honest, but I have been following the possibility of repealing the military's Don't Ask, Don't Tell policy since Obama called to end it in January — just to see if anything was actually going to happen.

To my elation, something did. Late last Thursday and early Friday, the House and the Armed Forces Committee in the Senate passed, as part of a larger defense bill, a plan to repeal DADT — albeit it eventually.

As a proponent of DADT's repeal, my initial reaction was along the lines of "Finally; it's about time." Conversely, there seem to be many others though who don't see this as good "enough."

I've read Facebook posts, comments on CNN's coverage and blogs from people who just will not stop complaining that Obama and Congress are not working hard enough, and something needs to be done right now because we are tired of waiting.

Sure, under ideal circumstances, I would repeal DADT immediately, in its entirety, and that would be the end of it, but I understand that there are other factors that have to be considered in order to ensure a smooth transition from a military that has insisted on over a decade that gays and lesbians remain closeted.

And because our government is made up of so many people with drastically differing views, it makes sense that it is going to take time to reconcile everyone's beliefs.

Like it or not, not everyone believes in the same definition of equal rights, but one of the better things about our country is that everyone can express their views. I'd rather hear both supporters and dissenters than take the chance of someone making decisions without first hearing all points of view.

And, like it or not, the military is not exactly set up to accommodate things like gay marriage with the current federal laws.

But I don't understand why, in the immediate aftermath of a monumental decision, the first thing out of people's mouths has to be more complaints. I understand the need to not be complacent by setting for equal rights halfway instead of completely, yet at the same time, it just gets annoying.

The complaints are always the same, but I have yet to really see anybody actually doing anything about it. I am still a firm believer in doing something OFF the Internet if one wants to make a difference, and off the top of my head, Lt. Dan Choi is the only person I can think of who has really stood up for this issue. Supporters don't protest often and Congress are not working hard enough in Washington for others to see how important this is to them.

Therefore, for the time being, my sense of justice, at least, is appeased. The duration of 2010 seems like a reasonable time frame to work out resolving this issue completely, so I am willing to give Congress, the military and the president until the beginning of 2011 to show me results before I complain about the government not keeping its word to the people.
Following God’s call ‘down under’

Matt D’LA ROTTA
guest writer

Vocal performance major Amy Hebel is going to Sydney, Australia next month to study at Hillsong International Leadership College, a Christian ministry and theology school.

"I'll be composing and learning about [worship music], and doing a lot of outreach and ministry there in the country," Hebel said.

Hebel lead the worship team for the Georgia Southern Wesley Foundation last year.

Also, she has performed in all of the GSU operas for the past two years.

"I started really thinking about what I wanted to do for a career," Hebel said. "I was studying opera for the past two years, and I loved it. But I thought, 'What would be the best use of my voice for the Lord, and what would He want?' I just realized that my heart had changed and I wanted to do worship music."

Hebel's first encounter with Hillsong came last January when she saw a performance by a band from the school.

"I was just sitting by myself in the back of the auditorium when I heard an Australian accent and turned around," Hebel said. "The band was right behind me, and I ended up talking to them for a while about school and just fell in love with it. I was happy about it and knew that Hillsong is where I needed to go."

Shortly after meeting with the band from Hillsong, Hebel applied and was accepted at the Australian school.

"It's not like study abroad," Hebel said. "I'm leaving Georgia Southern and going to [Hillsong] to study separately. I may come back and get a degree from Southern; I may not."
CRI'S NEW ONLINE TOUR

If you have not yet had the chance to visit the Recreation Activity Center and see all that it has to offer, then you need to. You can visit the RAC in person for a tour, or you can even go online and check out CRI's brand new online tour.

The new online tour that CRI just released is amazing. It is an interactive map of the first and second floors of the RAC as well as M.C. Anderson Park. The new online tour allows you to roll your mouse over certain areas to get a glimpse of what that area looks like. Once your mouse is on top of a selected area, you can also click on it for a full 360 degree view.

To view the online tour, go to the CRI website and click on "Online Tour" located on the left navigation bar.
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**TIMEWASTERS & COMICS**

**Crossword**

**ACROSS**

1. It's Cold Outside
5. Babushka
10. Undeniable truth
14. Actor's part
15. Fleshy root
16. All over again
17. Presently
18. Run the show
19. Hybrid fruit
20. Undiluted fruit juice
22. Hound hotels
24. Out of whack
27. Fanatic
28. Go team!
29. Person living abroad
31. Makes happy
33. Musical composition
35. Horsemanship
40. Rhyme of activity
42. U.N. host
43. Mink's cousin
44. Person living abroad
45. Undesirable
46. Absorb
47. Agree (with)
49. Sudden
digestion
50. Unhappy
51. Mad Hatter's service?
53. Area limits
55. Episcopalian cleric
59. Episcopal cleric
63. Bog down
64. Boom box
65. Hydro-massage
treatment
66. Little devil
67. Talk wildly
68. Galumph
69. Components
70. So be it!
71. Hamilton bill
72. Chick call
73. Soaky and spirited
74. Regional wildlife
75. Anaheim pro
76. Yo-Yo Ma's instrument
77. Cocktail garnish
78. Electric meter
79. Crown jewels
80. Glittering
81. Edible links
82. Memorization
method
83. Top spot
84. Top of the line
85. Ninja's instrument
86. Horseman
87. British rule in India
88. Nile wader
89. Vole group
90. Free of germs
91. Suma
92. I say more?
93. Playful aquatic
94. Unforgettable
95. Habitual
96. Absorb
97. PGA peg
98. Neutral
99. Playful aquatic
100. Regal
101. Impress
102. Fanatic
103. Dromedary
104. Top spot
105. Royal
106. Unhappy
107. Character

**Solutions**

1. Regional wildlife
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**Wondermark**

**Rorschach Test**

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Tourney may not be strike-out

Despite SoCon elimination, Eagle baseball team still awaits at-large bid

Rick SPURGEON
sports editor

The Georgia Southern baseball team competed in the Southern Conference Tournament last week. The Eagles went into the tournament with a 19-11 record in the conference and a 34-22 record overall.

The third-seeded Eagles took on sixth-seeded Western Carolina in the first round. Senior Kyle Blackburn had four hits for five at-bats with one of those scoring a run. But the Catamounts ended with 11 runs while GSU ran dry after four.

Blackburn also had two RBIs with his four hits, but he didn't make up the entire Eagle offense. Shawn Payne and Michael Burruss both had two hits. Victor Roache also scored a run while pinch hitting in the ninth inning.

After this loss, the Eagles headed into round two Thursday against seventh-seeded Appalachian State Mountaineers. But the repeat championship dream wasn't to be — the Mountaineers posted six runs to GSU's two.

Pitcher Matt Andress, who threw a complete game, led Appalachian State in this defensive win. Andress allowed two runs on three hits, all in 5.2 innings.

With this second loss, GSU was eliminated from the Southern Conference Baseball Tournament. But aren't completely out of the running yet; they are waiting to see if they obtain an at-large bid to an NCAA Regional.