

## Mold and Mildew... Nothing to sneeze at

By Jacinda McQueen  
Staff Writer  
raiderview@lindsey.edu

As students and faculty members go about their busy daily routines at Lindsey Wilson College (LWC), most of them aren't thinking about the thousands of mold spores they may be inhaling in their offices, classrooms, and even dorm rooms and apartments. While mold spores are usually harmless, they can lead to mold growth in warm, damp environments.

If untreated, mold can become a serious problem in any building, including homes and apartments. Over the past several years, there have been a few reports of mold problems on campus here at LWC, however in most cases, there isn't any mold at all.

The Plant Operations Department at LWC ensures that mold problems are prevented before they begin.

"We have waterproofed most of our buildings," Mike Newton, facilities operations manager, said.

Since a damp environment is necessary for mold to grow, waterproofing buildings across campus prevents mold growth from occurring and becoming a problem.

Many people confuse mold with a simple stain or discoloration on carpet or

walls.

"That can be an indicator of mold, or it could be simple mildew," Newton said.

According to the Environmental Protection Agency (EPA), the term "mildew" often refers to certain types of mold or fungus. It often grows on shower walls and other areas where there are high moisture levels.

If there is a questionable area, Plant Operations has the area professionally tested for mold by a company called Matrix Environmental Group. In fact, LWC spent approximately \$30,000 between 2006 and 2012 on fixing mold problems, and preventing them.

Most of these expenses have dealt with preventing mold growth. Often, when areas are professionally tested for mold on campus, Plant Operations is given advice on how they can prevent mold from growing in that particular area.

"They do a recommendation sheet," Newton said. For example, one of the recommendations might be to waterproof a basement in a building.

Even when there are spots of mold in buildings on campus, it is not difficult to get rid of the mold on most surfaces. A simple chlorine solution will kill mold on non-porous surfaces.

"If you took a gallon of water and put a cup of bleach in it and put it in a sprayer and spray the area, that will kill any mold spore



it comes in contact with," Newton said.

Although stains are sometimes mistaken for mold, as of now, Newton said mold is not an issue on campus.

"To my knowledge, we don't have any mold," Newton said.

Frequent sneezing also often leads to a suspicion of mold in the building, but that

does not mean that there is in fact mold.

"It could be mold, it could not be," Newton said.

In any case, Newton said mold is not an issue to be taken lightly.

"The last thing that we want is to have a student or a faculty member become ill, so we take it very seriously," Newton said.

## Online Learning

### New degree programs to be offered

By James D. McIntosh Jr.  
Design Editor  
raiderview@lindsey.edu

As anyone visiting the institution's website may have noticed, Lindsey Wilson College (LWC) has a new online program with, as the site banner says, "three undergraduate and two graduate programs."

Although LWC was active in having online classes before, this is the first organized program the college has put together. Dennis Robinson, director of online education at LWC, said "it officially launched about three months ago." Enrollment has begun for the upcoming summer and fall semesters.

According to Robinson, there has been a lot of activity and interest so far. LWC's goal is to have 100 to 125 students in each program for the fall semester, Robinson said.

"They [LWC] had actually done a couple of degree programs, or started a couple of degree programs [before I got here], but there really wasn't a structure in

place for those," Robinson said.

Robinson said that LWC hired him in October to launch and manage the online program after the decision was made that it should become a reality.

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The current Bachelor degrees offered are in Criminal Justice, Business Administration, and Nursing. The current Masters degrees offered are in Interactive Design and Teacher as Leader.

There are also plans to add more de-

grees to the online program.

"We just recently got approved for a Bachelors Degree in User Experience Design, which is an up and coming career opportunity for those people who want to do an online art type profession," Robinson said. "And it basically affects anything people interact with."

Robinson said this could range from websites to jet planes.

There are other online degrees LWC is working on introducing, but Robinson said he "can't talk about [them] until they're approved."

The online program is targeted towards adult students who have busy work and family lives and may not have time to go to physical classrooms. Traditional students should also still be able to take some online classes like they did before the program was launched, Robinson said.

"A lot of people don't know that there are approximately 600 or so students that are taking at least one online course already," Robinson said. "So a lot of either on-campus or commuter students are already taking some online courses."

## Managing money a challenge for students

Story and Infographic By Nadelina Nesheva  
Design Editor  
raiderview@lindsey.edu

Attending college can be expensive and full of challenges, especially when it comes to managing money. The financial decisions that students make can range from pocket money to managing thousands of dollars.

However, managing finances can be difficult for some college students. According to Mark Cole-

man, vice president of administration and finance at Lindsey Wilson College (LWC), if parents do not teach their children how to manage their money, or learn it in the school systems, there can be a serious problem.

There are a few common mistakes that students should try to avoid when managing their money in college.

Patience is one of those things that students struggle with.

"Many students don't realize that they can't have everything right now," Sally Mays, LWC student account representative, said. "They have to work for it first and everything will come gradually."

Another difficulty that students face is all of the enticements that makes financial self control even harder.

"There are so many temptations that are difficult to say no," Coleman said. "We are materialistic. We want the nicest car, the nicest clothes, and the nicest technology and we are bombarded with continued messages from very sophisticated marketers that want us to buy their products and that goes on the responsibility on the student side."

Loans and credit cards are also a big challenge to many students.

"When students start their college career many of them don't understand difference between a scholarship, grant money and loans," Coleman said. "They don't understand that they have to pay money back."

According to recent research, three out of five students' credit cards will max out their first year of college. The challenge with the credit card is that even if the students do not have the amount of money, they still can make a purchase.

Having money in cash makes it different.

"You look into your wallet and it is \$50 lighter," Coleman said. "If you use [a] credit card, swipe your card, sign, you don't have to even look at how much it was, there isn't that physical departure of the money leaving your hand that happens when you pay with cash."

Coleman said discipline is im-

portant when dealing with money.

"It's about discipline from a credit card perspective and I think some students and adults have difficulties with discipline when it comes to money," Coleman said.

Although having a credit card can be challenging, Coleman suggests students should strive to maintain a good credit history. Not having a good credit history can make getting loans harder.

Personal financial planning is a vital element of financial triumph. It's not difficult to implement, and it is not just for people with limited funds. Budgeting makes it easier for students to make conscious decisions about how they allocate their money.

"Budgeting is like playing a game and not knowing who won or lost," Coleman said. "Without having a scoreboard it is hard to determine the outcomes of the game. The same is with the money, if you don't know how much money you have on a daily basis, how much you put in and take out, you don't know what the score is."

Coleman said keeping track of income and expenses can give students a perspective on whether or not they are on the right path.

In addition to budgeting, it is important to set up a goal and make decisions toward achieving it.

"Understanding where you stand today, what is your goal, and how you will get there is crucial for positive outcomes," Coleman said.

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Setting goals gives the motivational energy to formulate a definite plan of action and inspiration necessary to work and make progress every day. In order to go into the desired direction, it is important to understand the difference between needs and wants.

According to Coleman needs are things that are vital for our survival, like food, shelter, etc. Wants, on the other hand, are things that we desire to have or do, but are not necessarily important on a daily basis. Spending money for wants usually does not help achieving the particular goal.

"If it's a want and doesn't help me toward my goals, then I might back off," Coleman said.

Working toward goals requires determination and discipline. "Pay yourself first" is a method that Coleman uses to save money. It is simply some money that is put aside at the beginning of month and not to be used, unless is for achieving the defined goal.

### Tips For Successful Money Managing



#### BUDGET

1. Pay yourself first
2. Set up a goal
3. Budget
4. Start to save early
5. Create an emergency fund
6. Create a pristine credit history
7. Avoid credit card debt
8. Determine needs vs wants

