

UCO Reverse Transfer Program to offer students new chances to earn a degree

Sean Tolbert

Contributing Writer

Students can receive their associates degree by applying credits they've earned at UCO back to a previously attended community college.

The United States Bureau of Labor Statistics revealed that in 2010, full-time workers who held an associates degree made, on average, approximately \$4,200 per month. Employees who only held a high school diploma were reportedly paid \$3,600 a month by comparison.

UCO's Reverse Transfer Program was designed to help students attain an associates degree while they are enrolled in a bachelor's degree program.

Brooklyn Christian, 24, strategic communications major, is one of the students who has utilized the program and gained a degree she didn't think she would be able to achieve.

"I attended OSU-OKC, then OCCC, and had personal tragedy occur and I eventually took a year off from school," she said.

The Organization for Economic Cooperation and Development reports that of the total number of community college students currently enrolled, approximately 53 percent will finish a two-year degree program, a statistic Christian was wary of becoming a part of.

"I was dealing with overcoming the challenges of being a single mother in college," she said.

"School became too overwhelming for me to attend."

Christian eventually enrolled herself into the Strategic Communications Program at UCO and resumed her academic career, unaware that the work she was doing was contributing to her previous schools degree program.

"I received an e-mail from a graduation councilor at OSU-OKC," she said.

"She informed me some of the classes I have taken at UCO had helped me to reach the credits for the A.S. in Enterprise Development."

The development signaled a renewed confidence in what Christian could achieve and gave her a reward for her work in the form of a degree.

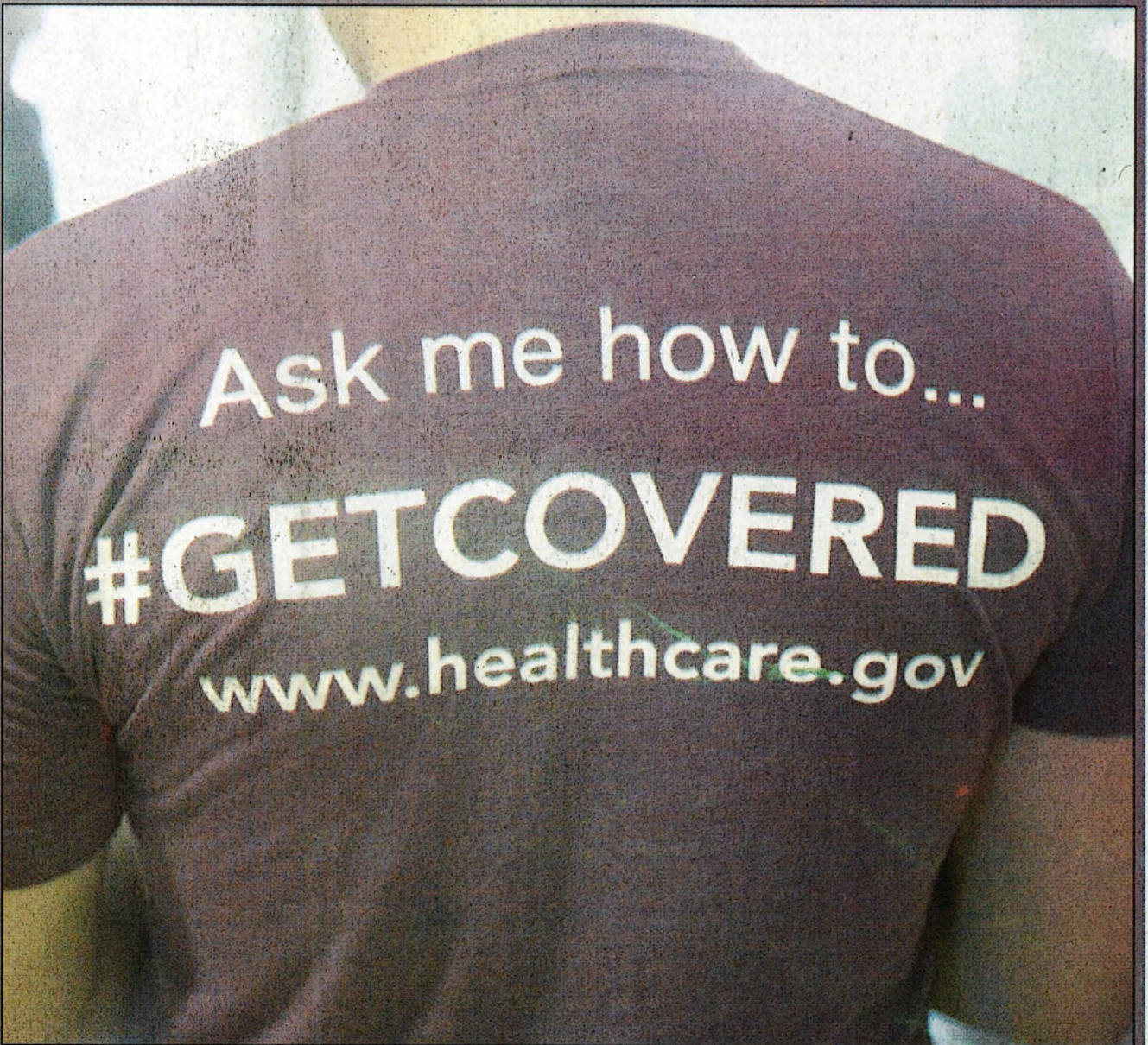
"It feels good. I am really happy that my kids and family will be able to watch me graduate from OSU," she said.

"Getting this degree is definitely giving me incentive to work hard to finish this degree at UCO."

Students interested in utilizing the Reverse Transfer Program must have completed at least 15 credit hours at their previous institution.

For more information, visit the Reverse Transfer Program website at <http://www.uco.edu>.

Affordable Care Act in Action: The Effects of ACA on Students



In this March 15, 2014 photo a volunteer health care worker wears a t-shirt, getting people to sign up for the new health care programs. As federal health officials are aggressively courting young adults to sign up for health insurance with celebrity endorsement and social media campaigns, they are also getting significant help from the very demographic they're targeting. (AP Photo/J Pat Carter)

Aaron Santelmann

Contributing Writer

Unfortunately for most college students, skipping classes and spending weeknights drinking beer won't always be an option. Although that may sound ideal to some, over each student looms an expectation of an impending graduation. Some are ready and prepared for it. Many are not. Either way, graduation rolls through and with it comes a world of important decisions. Students need

to stay informed on important issues like health care, especially students who tested their sobriety on a consistent basis.

With the introduction of health care reform in the United States, come confusing insurance policies and complex decisions.

As of March 31, Americans are required to have some level of health care or they pay a penalty. Individuals can continue with a policy already held by family, sign up for the coverage

with traditional insurance agencies or choose the latest method: the Affordable Care Act (ACA).

Partisan politics have pummeled each side of the ACA until the only thing left is the pulp of uninformed, opinionated citizens. Instead of getting bogged down in traditional arguments over the bill, focus on the facts surrounding the ACA and what exactly it means for citizens.

See **HEALTHCARE** on Page 5



Michael Palmer is an adoptive technology trainer technician for UCO's Disability Support Services. Palmer was diagnosed with IgA Nephropathy, which can cause the kidneys to shut down and fail. Palmer also suffered from liver failure and began suffering from heart failure. He then started dialysis treatment and was put on the kidney transplant list. Palmer received a kidney transplant on Dec. 25, 2013. Photo by Aliki Dyer, The Vista.

Kidney donation saves a UCO life

Tyler Talley

Staff Writer

Last week, the University of Central Oklahoma saw the return of one of its employees after a lengthy recovery from a life-saving kidney transplant last December.

Michael Palmer, 43, works as an adoptive technology trainer technician at UCO's Disability Support Services, as well as an adjunct professor at Rose State College. Palmer, who suffered from kidney failure for over the past decade, received a long-awaited transplant on Dec. 25, 2013.

Palmer said that his long road to a transplant began in 1998 after a significant weight gain over a weekend.

"What had happened was I had been sick and I had gone to the hospital and I was treated with prednisone, which is a steroid," Palmer said. "All those steroids help most people retain fluid, but for me it basically shut my kidneys down."

See **KIDNEY TRANSPLANT** on Page 4

THE VISTA

100 North University Drive
Edmond, OK 73034
(405)974-5549
vistauco@gmail.com

The Vista is published as a newspaper and public forum by UCO students, semiweekly during the academic year except exam and holiday periods, and only on Wednesdays during the summer, at the University of Central Oklahoma. The issue price is free for the first copy and \$1 for each additional copy obtained.

EDITORIALS

Opinion columns, editorial cartoons, reviews and commentaries represent the views of the writer or artist and not necessarily the views of The Vista Editorial Board, the Department of Mass Communication, UCO or the Board of Regents of Oklahoma Colleges. The Vista is not an official medium of expression for the Regents or UCO.

LETTERS

The Vista encourages letters to the editor. Letters should address issues and ideas, not personalities. Letters must be typed, double-spaced, with a maximum of 250 words, and must include the author's printed name, title, major, classification and phone number. Letters are subject to editing for libel, clarity and space, or to eliminate statements of questionable taste. The Vista reserves the right not to publish submitted letters.

Address letters to:

Editor, The Vista, 100 N. University Dr., Edmond, OK 73034-5209, or deliver in person to the editor in the Communications Building, Room 131. Letters can be emailed to vistauco@gmail.com.

ADVERTISE WITH THE VISTA

The Vista is published semiweekly during the fall and spring semesters, and once weekly during the summer. In all issues, The Vista has opportunities for both classified, online and print ads.

Email your questions to ucovista.advertising@gmail.com for rates.

STAFF

Management

Sarah Neese, Editor-in-Chief
Cody Johnson, Managing Editor
Stevie Armstrong, Copy Editor
Rick Lemon, Sports Editor

Graphic Design

Michael McMillan, Design Editor

Circulation

Kevin Choi

Adviser

Mr. Teddy Burch

Editorial

Brooks Nichell, Senior Writer
Josh Wallace, Staff Writer
Tyler Talley, Staff Writer
Natalie Cartwright, Staff Writer
Kanesha Brown, Staff Writer
Rachel Brocklehurst, Staff Writer
Olanrewaju Suleiman, Staff Writer
Leilei Chen, Staff Writer
Austin Litterell, Sports Reporter

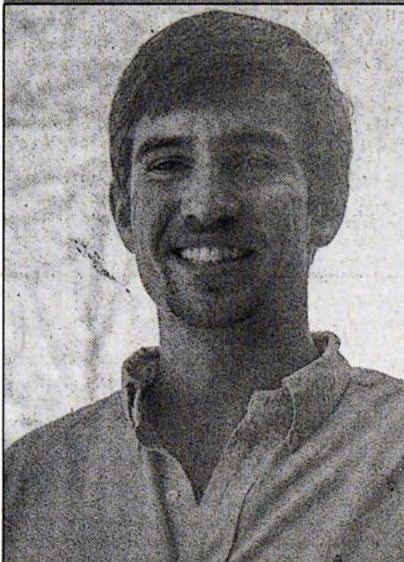
Photography

Aliki Dyer, Photo Editor
Quang Phio Duc Phuongg, Photographer
Shea Hussey, Photographer

CAMPUS QUOTES

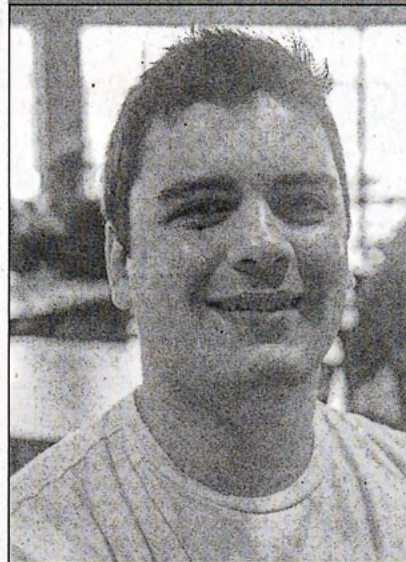
Would you rather go a year without pants or without shirts? Why?

CHRIS DOWLING
Accounting - Junior



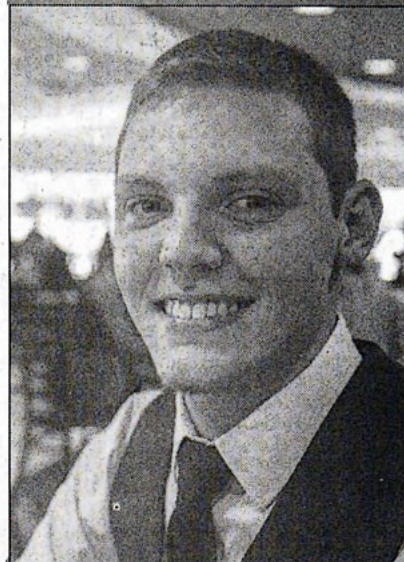
"A year without pants. You don't need them, ya know. We got the undies. We'll be alright."

MATT HAILE
Kinesiology - Senior



"Well probably go without pants because it's just a lot more comfortable."

AUSTIN MAY
English - Sophomore



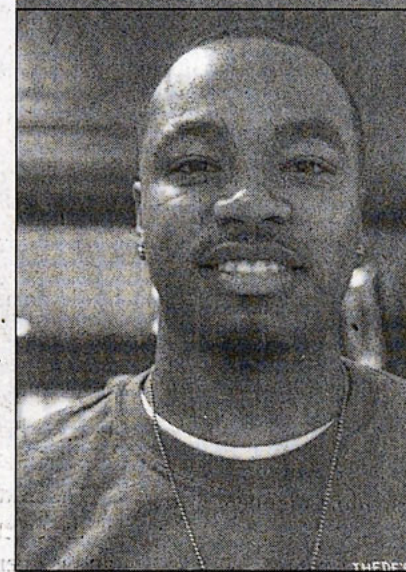
"Definitely pants. They are just a waste of time."

BLAIR SUMMERS
Interior Design - Freshman



"Probably pants. You don't need them. You can wear long shirts."

DARRELL WILLIAMS
Forensic Science - Junior



"A year without shirts. I would rather not have my under stuff exposed and cold all the time."

AMANDA DAVIS
Organizational Leadership - Senior



"Pants for sure. I could just wear a big shirt and no one would know I wasn't wearing pants."

Raising the Minimum Wage is an Imperative

Editorial by: Preston Drake

Raising the minimum wage has been an issue in the United States for about a century, but it has gained a greater profile in recent years. Politicians in Washington and the 50 state legislatures argue the pros and cons of raising the wage; in these buildings, the argument is split almost uniformly left and right. Even now, the Central Oklahoma Labor Federation is circulating a petition in Oklahoma City to raise the minimum wage to \$10.10 an hour. But should it really be lifted?

Without a doubt, the answer is yes. The people of America overwhelmingly support the idea; a 2013 Gallup poll indicated that 76 percent of American voters would support raising the minimum wage to at least \$9 an hour. These numbers are not skewed left or right; the poll reveals majority support for a higher wage in Republicans, Democrats and independent voters alike.

Inflation is the main reason that the wage needs to be raised above the current \$7.25 an hour. The cost of living has increased over the years, so even though the wage is nominally higher than ever before, the value of those dollars has weakened. According to the U.S. Department of Labor, the actual value of the minimum wage, adjusted for inflation, is less today than it was in 1968.

Opponents claim that raising the minimum wage would cause increased prices

and unemployment. Why is that the case? It is because large businesses do not want to take any cut in their profits even for the cause of bettering the lives of their workers. They would rather see their employees scrape to get by or force their loyal customers to pay slightly more for their services than watch their profit margin drop.

This counterargument is based on greedy economics. According to Business Insider, if McDonald's were to double their hourly wage and not increase prices, their annual profits would drop from \$8.5 billion to about \$5.5 billion. Perhaps that sounds like a big drop, but if someone were to offer two suitcases, one with \$5.5 billion and the other with \$8.5 billion and one happened to pick the lower-valued suitcase, that person would still be ecstatic to have \$5.5 billion on hand. More money is always nice but is it really worth sacrificing the livelihoods of millions?

Our low minimum wage has contributed to subsistence economics, where at least 1.6 million Americans can only hope to survive from paycheck to paycheck. Just like the subsistence farmers of the 19th century, these workers have few, if any chances to improve their economic opportunity. Raising the wage is something that must be done for the sake of our fellow Americans for the sake of raising more people out of poverty.

CAMPUS CARTOON



Cartoon by Brenda Chavez Quintero

Raising the minimum wage is common sense. More people earn more money. When people earn more money, they can afford to spend more money. When people spend more money, more companies benefit from more business. More business means more income. When businesses earn more income, they can hire more people and pay more in salaries. Former Secretary of Labor Robert Reich called this "the Virtuous Cycle"

and it is what drove the economic boom of the 1960s and 1970s. When workers can only afford the bare minimum - food, clothes, gas and rent - very few industries benefit. But when they earn enough to live and even thrive, more businesses get a cut of the prosperity: travel, entertainment, automotive, restaurants and so many more.

The wage must be raised even though it will be uncomfortable for companies at first. It is impor-

tant for these businesses to recognize that their employees' quality of life trumps profit margins and for the government to stop arguing and recognize that an overwhelming majority of Americans want the wage to go up. Big businesses are the leading force preventing any action on the matter and they need to stop seeing their employees as "labor expenses" listed with a number in ledger and start treating them like human beings.

Opinion

Sincerely,



Stevie

Fake It 'Til You Make It

By Stevie Armstrong

The secret to success is to never let others know exactly how you feel.

For instance, if you're not satisfied with your position in the work place, it's probably better that you keep your complaints to yourself and bear through it. You have a better chance of rising out of that undesired position by not vocalizing it, than you would by complaining about it.

That's one example, but the situation that I find it most important is in relationships. I've always been taught, "Don't like someone more than they like you...or at least make them believe that."

Easier said than done.

But the key is to not let others realize it.

You have to come off as if you couldn't care less and as if nothing gets to you or bothers you. Coming off needy or sensitive seems to only make you vulnerable and eventually hurt in the end.

"Easier said than done..."

Relationships suck anyway because when you think about it, you're either going to marry that person or break up. It's as simple as

that.

The reason I believe I have to come off hard and unemotional isn't only for the other person to believe that, but to try and convince myself of it.

In reality, I'm extremely sensitive and caring. My heart is soft and my emotions are strong. Therefore, they react and get hurt more easily.

I actually envy those people who don't give a damn about anything. If you don't care, you don't get hurt. Right? Or are they just another faker who tries to portray hardness, but in reality, they're hurting inside?

It sucks that in our society we have to play these games.

People have to form special groups, to talk about and release their true thoughts. If anything, you'd think it should be the other way around. Our feelings should be the outermost part and fakeness should only occur in small groups of people, if at all.

But until that unrealistic apocalypse occurs, I guess I'll continue to try and play it unemotional, distant and not invested.

Sincerely, Stevie

Follow me on Twitter @StevieArmstrong

Central's Film and Video Club enters Sundance Film Festival contest

Shannon Taylor

Contributing Writer

The University of Central Oklahoma's Film and Video Club will enter a 2015 Sundance Film Festival contest with the help of Club Advisor Jeffrey Palmer.

Palmer presented the idea for the Sundance Institute Short Film Challenge to the club's members on March 12 and President Morgan Denny asked for script ideas, explaining her push for wanting to enter.

"This festival would give the Film and Video Club a great opportunity to represent UCO in a fun way that has never been done before," Denny said. Recognition on campus could mean an expansion in the number of members and a voice in student affairs, she said.

The concept of the contest is to come up with a short film that focuses on ways to fight poverty, Sundance announced on its website.

The winners will be given a \$10,000 grant and will be flown to Park City, Utah to see their films premiere at the festival.

With encouragement from Denny and Palmer, members

spent spring break brainstorming ideas for an entry that will be due by July 1, 2014.

"Everyone should have fun and get the experience they need," Denny said. With the club being new to campus this school year, members, as well as officers, were quick to agree to enter the challenge.

Ashley Trattner, the club's vice president, said she is excited about filming, once an idea is decided on for the official entry.

"I think its potential from a monetary standpoint would benefit the club and UCO as a whole," Trattner said. Not only will the short film bring the members closer together, but it will also help get potential members interested for next year.

Members will start assembling as a crew and begin work on their entry before the semester ends. Denny said the group would meet in the summer to finish filming and editing.

It will be a new learning experience as the members have not worked together before, but they all share a common interest in film, Denny said.

The next meeting is at 5 p.m. on April 9 in the Bob Burke Film Screening Room in the Mass Communications building and is open to any UCO student.



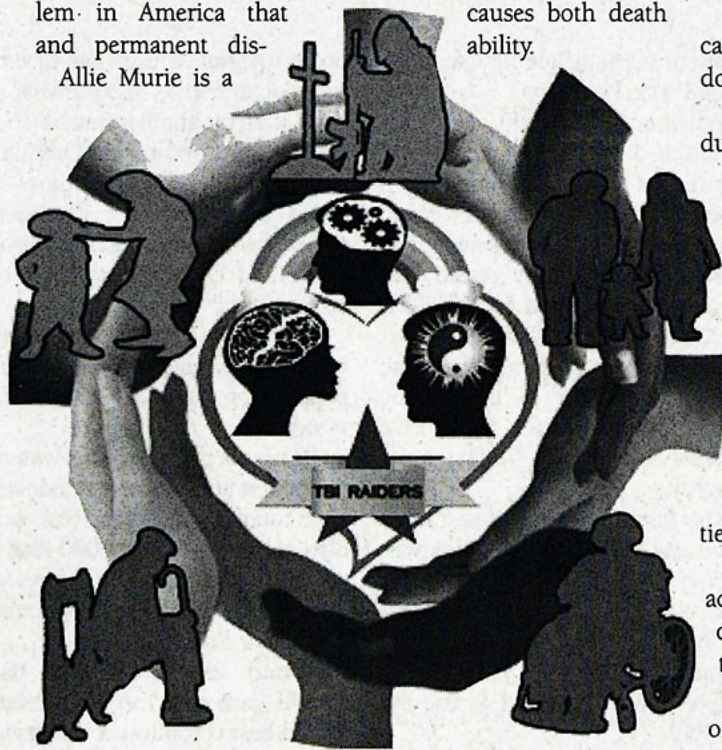
The University of Central Oklahoma's Film and Video Club will enter a 2015 Sundance Film Festival contest with the help of Club Advisor Jeffrey Palmer. Photo by Aliki Dyer, The Vista.

One woman's near-death experience calls for change

Olanrewaju Suleiman

Staff Writer

Traumatic brain injury is a health problem in America that causes both death and permanent disability. Allie Murie is a



traumatic brain injury lobbyist. She has been living with her traumatic brain injury since she was 16.

Murie does not believe there is enough information in society about the issue. It is her hope that the public will one day be educated about the subject.

"There's not much advocacy so not much gets done at the capitol," she said. "Legislators don't hear enough, so they don't know what to do."

Murie is campaigning in order to have her concerns heard during the upcoming elections this November.

Her passions towards this issue, as well as her personal brain injury, lead her to create the advocacy group TBI Raiders in 2002.

She felt that she should have been killed after her 1997 accident and formed the group to let others know that they can recover, as well.

"I felt the need to do something and to try and create change," Murie said. "I had goals and I wanted change to happen."

Murie feels that the November elections will not have any legislation towards traumatic brain injury or disabilities in general.

"The issue that comes up to me is that there's not enough activists or lobbyist," she said. "The reason why disabilities don't get heard is because not enough people lobby for them."

Her view is that traumatic brain injury is a different form of disability.

"You cannot be born with it," Murie said.

According to the Centers for Disease Control and Prevention traumatic brain injury can lead to various sleep disorders.

Murie has developed sleep apnea as a result. She uses a sleep apnea machine at night and encourages others to use the machines as well to help with symptoms.

"There really isn't anything done to help people with TBI," she said. "This includes at the university level."

Murie wants to gain as much support as possible by November. She wants people to know more about traumatic brain injury.

There are ways for students to get involved with the campaign for traumatic brain injury.

"Students can get involved by going to a teleconference," Murie said. "They can join by phone or web. We have one in June, as well."

Her advocacy group is not just for people suffering from traumatic brain injury. It is for any person suffering from a disability.

For more information on TBI Raiders and their Oklahoma campaign, visit them online at tbraiders.yolasite.com. Information can also be found by emailing tbraiders@gmail.com.

Murie can be contacted directly by calling 405-564-5469.

"Anyone who gets involved will know what service learning means," she said.

Photo provided.

Walk the Walk fashion show spotlights UCO students and educates them on proper business attire

Leilei Chen

Staff Writer

Walk the Walk educational fashion show is taking place from 8:30 to 10 p.m. on Apr. 14 in Ballroom C of the Nigh University Center.

Walk the Walk is an educational fashion show presented by Delta Epsilon Iota at the

University of Central Oklahoma. It is a national honor society encompassing all disciplines and majors.

The name of the show stemmed from the sentence, "You can talk the talk, but can you walk the walk?"

The show presents three categories: What NOT to Wear, Business Casual and Business Professional.

"Our purpose is to connect students with opportunities and employers in their fields of interest. We work closely with Career Services throughout the year to inform students

of professional events and provide opportunities for students to practice professional skills such as building a resume, promoting their skill set, and how to present them in a positive, professional and memorable manner," said Heather R. Martin, the networking liaison of Delta Epsilon Iota.

The show will mainly focus on educating students on how to dress professionally and how important it is to wear proper clothing in the business field, especially during interviews.

Models will present business casual wear

such as slacks and skirts, knit and closed toe shoes.

A DJ will be present and the audience will receive gifts and food from the sponsors of the evening.

This event is supported by many different organizations: University of Central Oklahoma, the Office of Conferences and Events, the Alumni Association, our Fraternal Brothers and Sisters, UCO Cheer, Career Services, American Democracy Project, and Edmond's Business Owners.

Kidney Donation

Kidney Donation Saves a UCO Life

After gaining roughly 30 pounds, Palmer then returned to the emergency room and was alerted that both his kidneys and liver had shut down because of his abdomen being so swollen. He was then treated with liquid Lasix, or water pills, which would then lead to a rapid weight loss of about 50 pounds.

It was then that Palmer was diagnosed with IgA nephropathy, which is a kidney disorder that occurs when the protein that helps the body fight infections, IgA, settles in the kidneys. After many years, the deposits can cause the kidney to leak blood and protein in the urine, according to the National Kidney and Urologic Diseases Information Clearinghouse (NKUDIC).

NKUDIC reports that after 10 to 20 years with IgA nephropathy, the kidneys could show signs of damage and that about 25 percent of adults with the disorder develop total kidney failure.

His doctor told him that he was at around 50 percent kidney function at the time.

"With that, he said I could live a normal life," Palmer said. "Your kidneys can process enough waste to keep you alive at 15 percent. So at 50 percent, I still had 35 percent so I thought I could probably make it. The big problem is the high blood pressure and high cholesterol that the IgA nephropathy exacerbates."

A year later, Palmer would begin to suffer from heart failure brought on by his kidney disorder. Nearing death, Palmer said this was around the time that discussions for a kidney or heart transplant began, but never really matured as the doctors responded with medication. He was then deemed disabled and was unable to work.

According to Palmer, this is when he began to take his health more seriously.

Palmer said some of the health issues he would deal with included swelling in his hands and feet, breathing difficulties, oversleeping and intense cramps.

"My muscles would lock up so it would be really hard to walk," Palmer said. "When I was driving, my neck would lock to the left and there was nothing you could do

about it."

Palmer added that his doctor at the time gave him about 10 years before he would have to start dialysis treatment. The doctor was ultimately right, as Palmer's kidneys began to fail in November 2006.

Dialysis is a process in which a person is hooked up to an artificial filtering system, called a dialyzer, which removes waste and excess water from the blood through tubes. After this blood is cleaned, the machine sends it back through another tube. The process typically takes four hours and has to be done three times a week in a specialized clinic.

In the spring of 2007, Palmer received surgery for fistula, which serves as an access point for dialysis.

"It basically ramps up your veins to make them bigger so the machine can process blood quicker because using a normal vein with a normal needle would take up to 12 hours to do a dialysis treatment," Palmer said. "But with a fistula, they can do it about three or four hours."

Palmer would go to dialysis treatment for seven years total, at first going during the day, but would eventually start going at night in 2008.

"I would go in at around 7 p.m. and then I would get off at about 3:30 a.m. and it would take another 20 minutes to get unhooked from the machine," Palmer said. "So I would typically walk out around four in the morning and drive home, take a shower, get dressed and go to work if I had to work that day."

Palmer said this schedule made life easier to a degree, as it now allowed him to go to work and class in the morning. While he was there, he would catch up on his sleep. However, he added that it was also frustrating, largely due to the incompetence of members of the staff at the facility he was treated.

"They were just a bunch of nincompoops," Palmer said. "They weren't highly trained, or highly paid. They are just regular people that are put in the medical field that they probably don't need to be in."

Since people are on dialysis, they

are considered near death already, so if somebody makes a mistake and kills you, they would just say you died of natural causes. I knew several people that died because they were mistreated and people didn't do their job."

Palmer added that he could have put his name on the transplant list at this time, but opted to wait as he was still taking classes at UCO and wished to earn his bachelor's degree on schedule.

"I was taking five or six classes that semester," Palmer said. "I was really afraid that if I did drop all of those courses I would never finish my degree. So I went ahead and waited until I graduated in the fall of 2008 before I actually signed up for the transplant."

"It was in January 2009 when I first met with the transplant department at OU Medical," Palmer said. "It's a process. It doesn't happen overnight. They basically have to check you from head to toe to make sure you don't have any significant infections or anything that might end up being a problem later."

It would be later that March when Palmer would be placed on the official transplant list for the facility, but a six was placed next to his name, which effectively made him ineligible for a transplant.

According to Palmer, this was due to his body mass index at the time.

"My BMI was 40 and their limit was 35," Palmer said. "They told me to lose weight so I lost 20 pounds, but when I came back my doctor, he told me that I needed to lose 20 more pounds. I eventually found out that guy wanted me to lose about 80 pounds."

"It's really hard to lose weight whenever your kidneys don't work because you could gain 20 pounds over a weekend because your body retains so much fluid," Palmer said.

The turn around for Palmer's transplant would come in the spring of 2013 after he had heard about the possibility of getting on the transplant list sooner through a different facility.

Palmer said his first meeting with a surgeon would be in March and that they made him take the same

tests as OU Medical did. He would then be added to the transplant list in June and was told that he could expect a transplant by the end of the summer.

Palmer stated that while this did not happen, his first real shot at a transplant would come that fall.

"I got a call at work in October saying that they had a transplant, but there was still a question as to whether the person was going to be viable or not, but I needed to go there right away. So I drove straight to the hospital, they put me in my room and they started preparing me for it. But that one fell through."

According to Palmer, the potential donor was taken off life support, but was still clinically alive. The patient must expire within an hour for the organs to remain viable so that surgeons can commence the transplant process with organs that are safe for their receiver. However, the donor went past the allotted time, making the organs not viable.

It would be in December that Palmer would finally receive the news he had been waiting for.

"I got the call at 6 a.m. on Christmas Day. Emilee and I were up all night watching Breaking Bad," Palmer said. "I got there about 6:30 a.m., and the surgery was done by about 3 p.m."

In regards to the donor of his new kidney, Palmer stated that while he is appreciative, he does not spend any time thinking about whom that person was or what his or her family may be going through.

"I don't mean that in a bad way," Palmer said. "I mean after the surgery, the doctors told me that they don't release the information of the donor until a year after just because there's a lot of emotions in the beginning and they've had people in the past get out of the hospital, go to the parents' or family's house and cause problems."

"Not everyone knows their family member is an organ donor, so it could be traumatic for them," Palmer said. "I don't really care to know who it is."

After his surgery, Palmer would take a three-month leave from work in order to properly recover. During this time, he got married to

his long-time fiancée, Emilee, on Jan. 14, 2014.

"It was the one thing that was holding us back all these years," Palmer said. "I didn't want her to be married to me while I was going through dialysis. We were living together, but I really wanted to give her a better life."

On his first week back, Palmer stated that while it was nice to no longer have to go to his dialysis treatments three times a week, he was still struggling to get back in the swing of things after such a long absence.

"It's starting to sink in," Palmer said. "In the beginning, it didn't seem like I had any time, but then I realized I had three months of time. The first month was primarily just healing and that took up all of my time. It was in the second month I realized I could do anything I wanted to, other than leave the house. I could read the books I had always wanted to read and play the video games I had always wanted to play."

He added that he now has to be more careful concerning his health, such as avoiding smoking or going to bars, and remembering to take his medication.

"I have my alarm set on my phone for whenever I have to take it because I don't want to take the chance of infection," Palmer said.

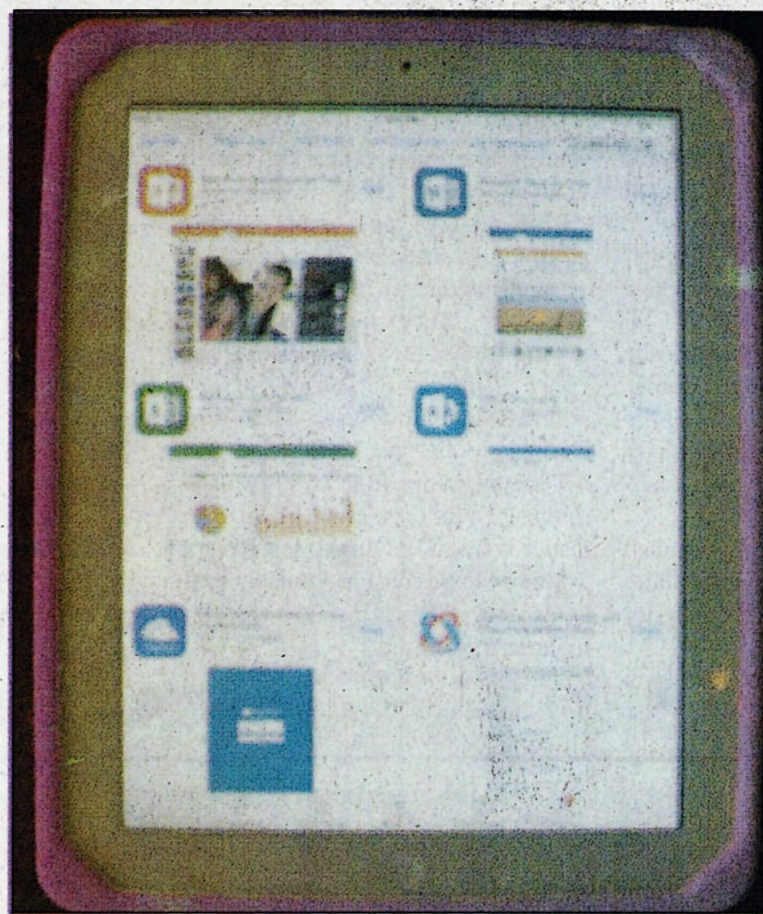
Palmer continued by saying that he does not wish for this transplant to define him.

"I do appreciate the transplant and I do understand that it's a golden opportunity. I will treat it like that, but I've still got to live my life like anybody else," Palmer said. "I am not going to walk around bragging about it or my excuse for things. I know a lot of people who are like that."

Palmer concluded by offering some simple advice to anyone who may find themselves in a situation similar to his own experiences.

"I would just say you have to hang in there," Palmer said. "Also, take care of your health, personally."

Microsoft Office now available for iPad users



Kaneshia Brown

Staff Writer

Last Thursday, Microsoft Corp. announced that they have now made Microsoft Office available for iPad users.

A company news release stated that Excel, PowerPoint, One Note and Word will be available to download for free onto the iPad from the Apple store. Only iOS 7.0 versions or later are compatible with Office 365.

To get access to the all of the editing features, users are recommended on the Microsoft website to get the Office 365 subscription. With a subscription, users will also be able to use the software on their Mac or PC.

The article, "First look: Preview of Office for iPad," on USA Today,

mentions some of the new features of the PowerPoint app.

When a PowerPoint user taps and holds down the display in presentation mode, a laser pointer will appear. The app also allows a video to be inserted into the presentation.

The company blog stated that the apps are designed for the iPad, but a user will still have a similar experience as they would on a Mac or PC; according to the article, "Microsoft Office for iPad: Five takeaways," on USA Today, some disagree.

The first disadvantage described in the article is the trouble of downloading the apps individually. The apps are free, but to receive all the benefits, an individual must subscribe for \$99.99 a year with up to five devices allowed to use the software.

Secondly, users cannot print directly off the apps on the iPad. In

order to print, a user has to email the document to themselves and open it up on another machine.

The third one is that One Drive formerly, SkyDrive, is now the cloud destination for documents. Other destinations such as Google Drive and Dropbox are not a current option.

The fourth disadvantage is using touch to navigate and lastly, Office depends on Apple's iOS operating system.

"These are by no means watered-down iterations of their Windows or Mac counterparts, either. But you're also not going to see 3,000 features ported over from the Windows version to the iPad," said Microsoft Executive Julia White.

White explained that users should look at it for what features would best compliment the device.

The photo to the left shows some of the Microsoft Office features that are now available for iPads. Photo by Kaneshia Brown, The Vista.

CATCH
"A NICKELL FOR YOUR
THOUGHTS"
EVERY THURSDAY ON
UCENTRALMEDIA.COM!

Assessments
10 & 24 Hour ADSAC
"DUI SCHOOL"
State Certified
For Court & Drivers License Reinstatement

10-Hour Class: April 4, 5 & 6
Fri 6:00pm-9:30pm, Sat/Sun 9am-12:30pm

24-Hour Classes- Sat./Sun. 4:30-6:30pm
OR Mon./Wed. 6:00-8:00pm

Assessments- call for appointment

Western & Memorial, 13717 Fairhill
Call: 94-DRIVE or 943-7483
www.okdulschool.com

Affordable Care Act

What you don't know might kill you

Aaron Santelmann

Contributing Writer

The question to consider: Is the current set-up of the ACA a sustainable method of health care for the future?

Although many agree that the antiquated system needs reform, opinions differ on how it should be done.

"Good intentions don't make good policy," said Tom Emerick, UCO graduate and current president of Emerick Consulting and co-founder of EdisonHealth. "Insurance doesn't work that way."

Emerick speaks specifically about the pre-existing condition policy that the health bill has enacted. One of the biggest headlines of the Affordable Care Act is not only the demand that people must acquire insurance, but also that people with pre-existing conditions can now apply and insurers have to grant them coverage.

This legislation allows individuals to sign up for insurance after contracting or injuring whatever they seek to insure in the first place. For the welfare mentality, this is liberating, but in the long run, it could produce problems.

Emerick believes that the ACA will have two dominant problems. He believes these two problems especially will make the system unsustainable and eventually cause market failure. The first problem making the system unsustainable is that it has been created to cause moral hazard.

"Moral hazard refers here to the tendency of the insurance protection to alter an individual's motive to prevent loss," said Steven Shavell, Harvard economics professor. "This affects expenses for the insurer and therefore, ultimately, the cost of coverage for individuals."

So moral hazard, essentially states that one party is enabled to take more extreme risks with the knowledge that they will be covered regardless and the other party

must incur the cost.

For example, moral hazard could be recognized on the collegiate level in the case of extremely privileged students. Moral hazard is comparable to students who have 95 percent of their costs for tuition, books and housing paid for by an outside party. Those bills would be paid even if the students decided to skip classes, the homework and all other college responsibilities.

Although a crude example, moral hazard states that the students in the situation above are more likely to avoid working as diligently as they should in order to succeed. The students would be more likely to act frivolously and foolishly knowing that they could not fail. Conversely, if students are paying tuition expenses out-of-pocket then they will be more apt to attend class, study vigorously and eventually graduate.

In the case of the Affordable Care Act, the propensity for moral hazard seems to be more probable with the insured taking greater risk knowing the insurance provider must provide coverage.

"This is not insurance, it is a wealth transfer mechanism," said Emerick. "[The government] is making them transfer their money to people who didn't buy it when they were healthy. The real moral hazard, 'well I didn't buy insurance because I didn't need it.'"

Knowing this, leads to the next question. If individuals cannot be denied coverage, then do they have any incentive to sign up and pay premiums until they need the insurance?

"A fair amount of research says that access to insurance doesn't reduce health costs, it actually increases health costs," said Al Lewis, a Harvard graduate of economics and founder and current president of Disease Management Purchasing Consortium International, Inc. "People thought, if people get preventive care, they won't need more care, but that turns out not really to be the case. So, it will raise costs."

Another element of the ACA that could result in market failure is a

high probability for adverse selection.

According to the Economic Times, "Adverse selection is a phenomenon wherein the insurer is confronted with the probability of loss due to risk not factored in at the time of sale. This occurs in the event of an asymmetrical flow of information between the insurer and the insured."

However, this definition falls short now that individuals can claim coverage in the ACA with a pre-existing condition. This policy neutralizes the asymmetrical flow of information between the two parties and the insurance agent cannot turn away coverage for the person despite knowing of their condition.

The pre-existing conditions policy makes it seem reasonable to assume that many people will rush to the ACA exchanges and claim their pre-existing condition since they cannot be turned away. But, a high number of claims would cause premium rates to rise quickly even for the individuals in the insurance pool who are not using it. That is seen adverse selection would be seen.

Adverse selection would continue as healthy individuals would leave the system as result of the rapid increase in premiums from the skyrocketing claims. This would result in an insurance pool of unhealthy people trying to pay unaffordable premiums. Simply put, when adverse selection occurs, those with above-average risks will claim and those with below-average risks could decide it is too expensive to stay in the pool or even enroll.

So in the long run, will the ACA save costs for individuals and for the nation?

A positive element mentioned from both sides of the aisle, is that finally people will have access to coverage that they were denied previously. Although mandated insurance and a pre-existing conditions policy will increase coverage across the nation, that may not necessarily translate into decreased cost.

"Sixty-six percent of workers with single coverage and 57 percent



With newly introduced healthcare laws such as the Affordable Care Act, college students need to be more aware of bad habits that could be affecting their health. Photo by Ailiki Dyer, The Vista. Featuring a noodle arm drug addict model.

of workers with family coverage will face higher premiums on the Exchange compared to what they would pay for employer-sponsored coverage," according to a study by the National Journal.

That being said, it is possible that certain individuals will see their premiums go down as a result of the ACA?

In an independent study conducted by the National Journal, "a single wage earner must make less than \$20,000 to see his or her current premiums drop or stay the same under Obamacare."

Later in the article it states, "that's

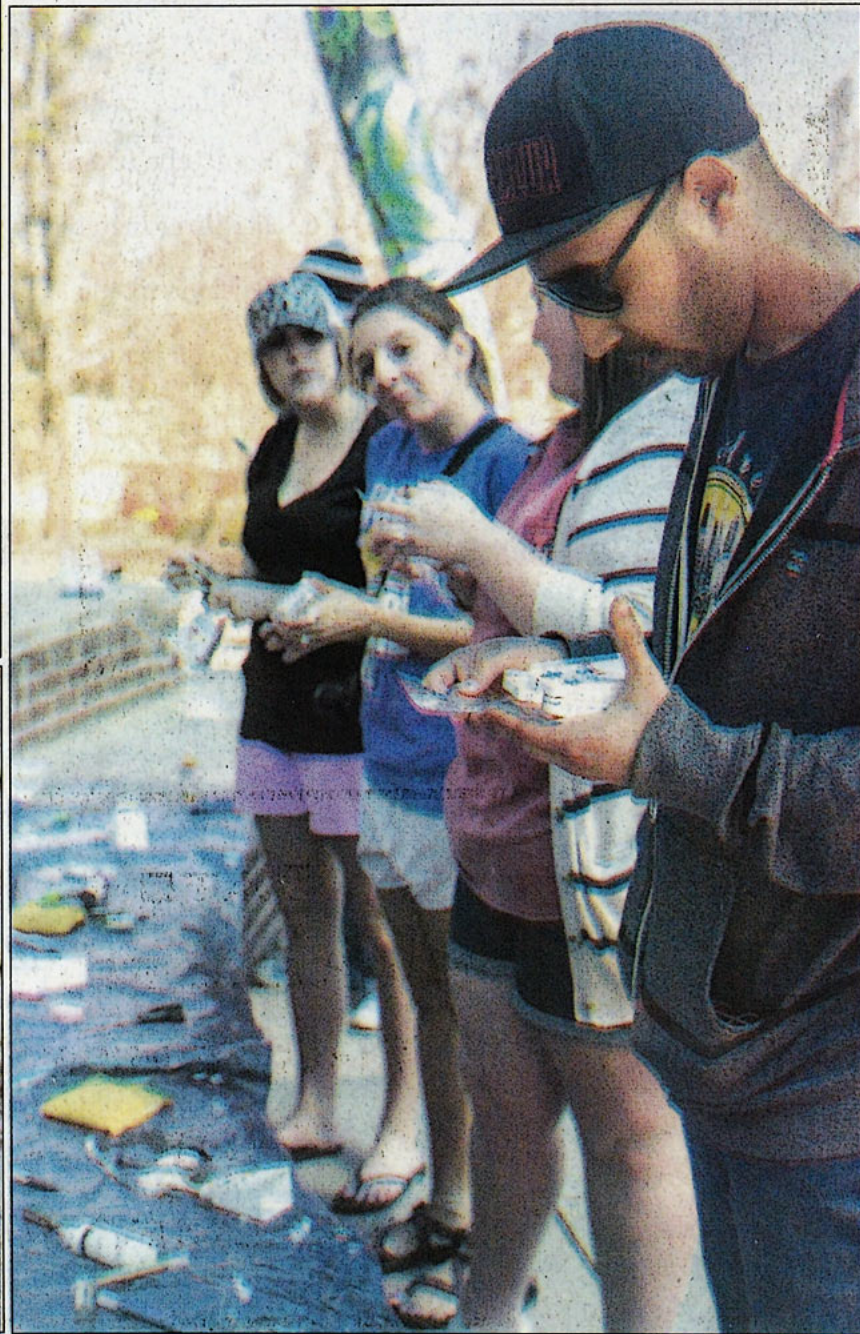
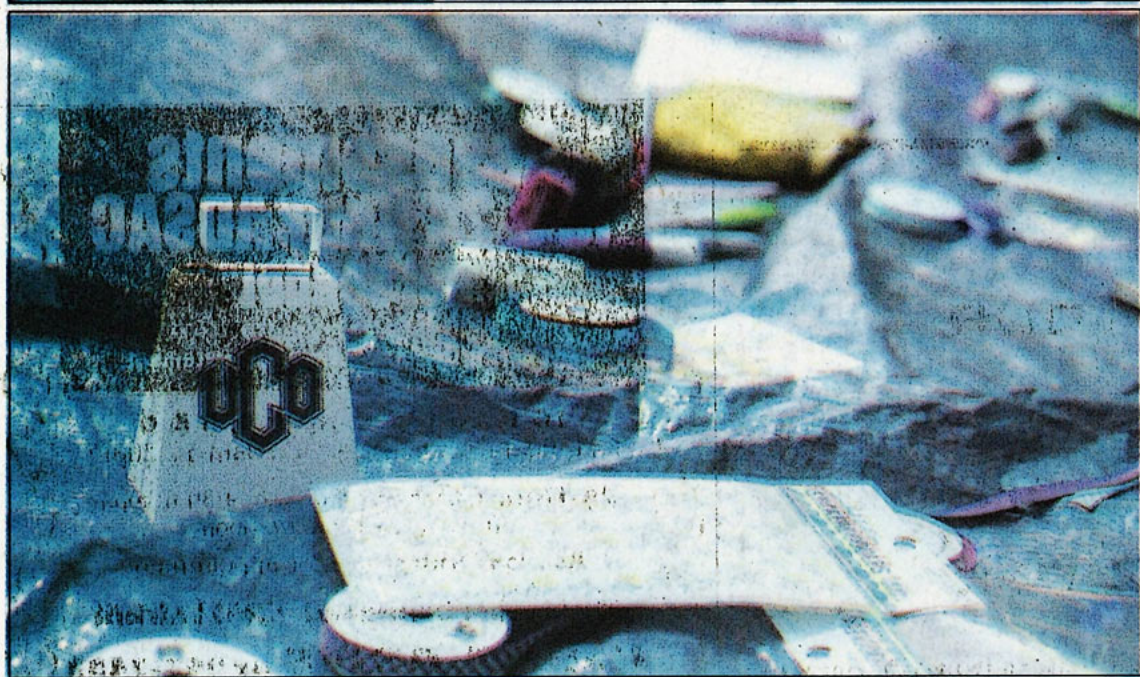
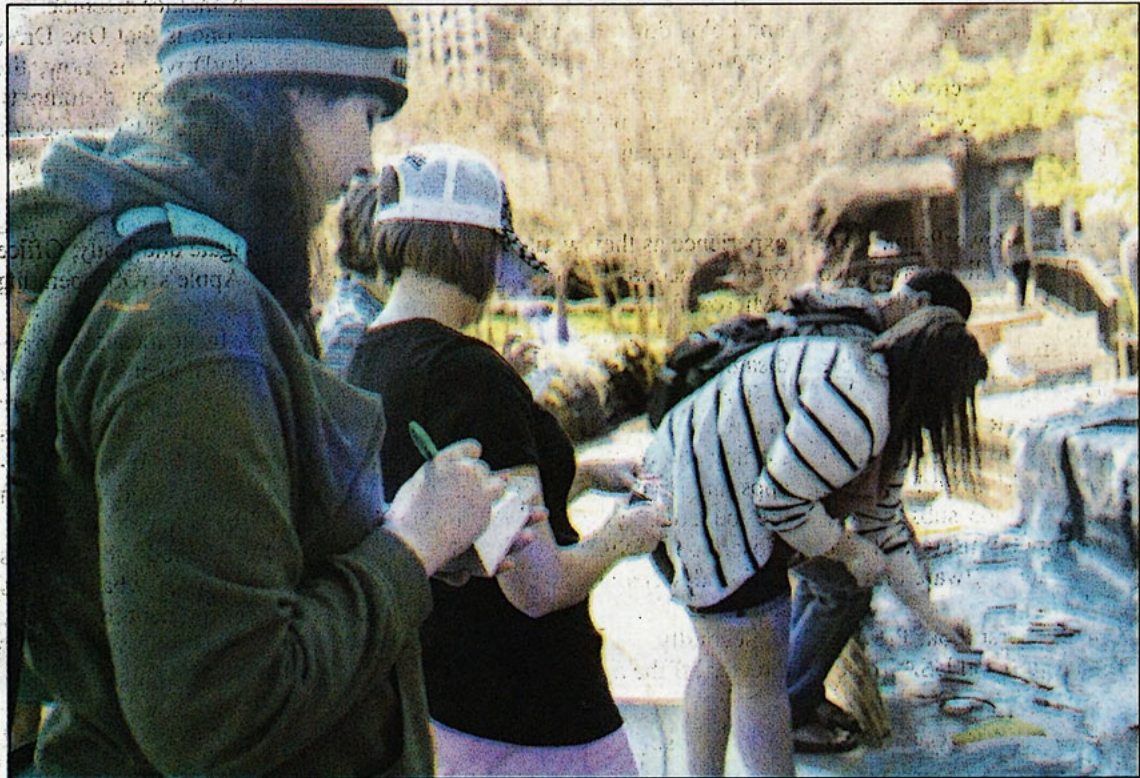
an equivalent to approximately 34 percent of all single workers in the U.S seeing any benefit in the new system."

This study indicates that some will benefit from ACA coverage. However, beginning numbers show that this could just be the result of the money spread out among numerous taxpayers.

Health care can be complex and confusing, but that should not deter individuals of any age from staying informed. As UCO Professor Mark Hanebutt said, "what you don't know can kill you."

Bronchos have a fever and the only cure is...

more cowbell



The Student Programming Board setup UCO logoed cowbells underneath the blue tent for students to decorate with provided supplies on March 31, 2014. Students could keep the cowbells when they were finished decorating them. Photos by Ailiki Dyer, The Vista.

VISTA SPORTS

The Student Voice Since 1903

Major League Baseball

UCO Baseball

America's pastime is back : Bronchos Baseball after Padres beat Dodgers : sweep Riverhawks

Bernie Wilson

AP Sports Writer

SAN DIEGO (AP) — The moderate-payroll San Diego Padres pulled one over on the big-spending Los Angeles Dodgers.

Seth Smith hit a towering drive for a tying homer leading off the eighth inning and Chris Denorfia singled home two runs to give the Padres a 3-1 victory against the rival Dodgers in baseball's North American opener Sunday night.

The Dodgers set a record with an opening-day payroll of \$234 million. The Padres are 23rd at just under \$90 million.

Padres closer Huston Street, who pitched a perfect ninth for the save, said he has no problem with the discrepancy.

"They've got a lot of talent and their talent has earned those salaries," Street said. "They're not just given. At the same time, a lot of guys in this locker room are young guys. They haven't hit that free agency mark. They haven't hit those big salary years. We could be sitting on a higher payroll team. You don't worry about it too much just because baseball is such a game of execution."

The Padres out-executed the Dodgers.

Smith's first hit with the Padres came on a 2-0 pitch from Brian Wilson, who started the eighth after Hyun-Jin Ryu threw seven scoreless innings. It sailed an estimated 360 feet into the right-field seats. It was his seventh career pinch-hit homer. He was acquired in an offseason trade with Oakland for reliever Luke Gregerson.

Wilson (0-1) walked pinch-hitter Yasmani Grandal, who advanced when the veteran reliever couldn't handle Everth Cabrera's bunt for an error. Grandal stole third and Cabrera took second on indifference before Denorfia hit a bouncer up the middle to bring them both in.

"They're all just one game, but when you're facing a team like the Dodgers, full of great players, Brian Wilson, a guy who knows how to get it done in those situations, it's not easy to do what our hitters did," Street said. "To come back and get three right there in that situation, especially after leaving guys on base early, that's what this team is going to have to do to win. We're going to have to battle all year long."

Dale Thayer (1-0) pitched a perfect eighth for the win.

Smith was acquired to provide a left-handed bat off

the bench. He went deep on a cutter.

"You get in the box and it's an at-bat," he said. "As a professional ballplayer, you hope that you can kind of flush the fact that it's your first at-bat with your team or it's in a big spot or whatever, and just do what you've been practicing for the last six weeks."

Wilson said it was tough to deal with because Ryu "pitched such a marvelous game. It's a hard one to swallow."

He said he threw a pitch "that was a little bit uncharacteristic of me. Right then and there, the tire deflated."

The defending NL West champion Dodgers had started the regular season with a two-game sweep of the Arizona Diamondbacks in Sydney.

Ryu got the start after reigning NL Cy Young Award winner Clayton Kershaw was scratched due to a swollen back muscle and then placed on the 15-day disabled list for the first time in his seven-year career.

In a scheduling quirk, the left-hander started consecutive regular-season games. He made his season debut a week earlier, when the Dodgers beat the Diamondbacks in their second game in Australia.

Ryu retired 16 in a row from the second inning until one out in the seventh. He then walked rookie Tommy Medica, who was then erased in a 3-6-3 double play.

Ryu allowed three hits, struck out seven and walked three.

The Dodgers grabbed the lead on a nice piece of hitting by Carl Crawford with two outs in the fifth.

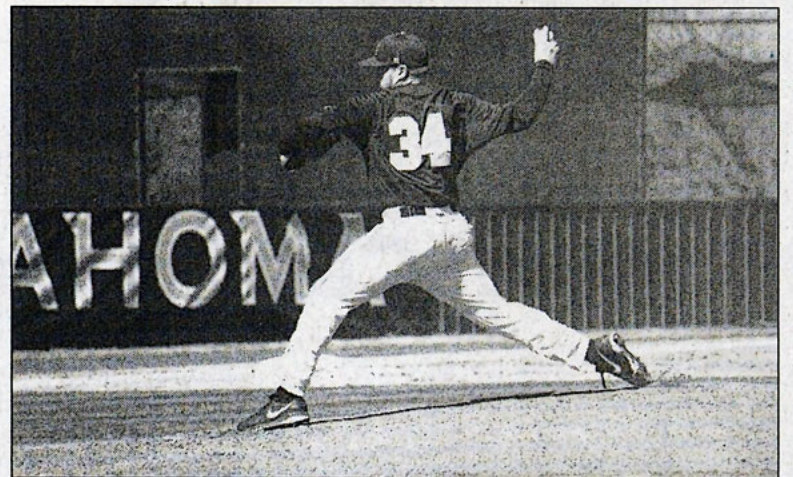
Crawford went the other way with an 0-2 pitch from Andrew Cashner, hitting it over third baseman Chase Headley to bring in Dee Gordon from second. Gordon had reached on a walk and advanced when Cashner fielded Ryu's bunt and forced A.J. Ellis at third.

Cashner allowed four hits in six innings. He struck out five and walked two.

NOTES: The Padres renamed the broadcast portion of the press box the Jerry Coleman Broadcast Center in memory of the Hall of Fame broadcaster who died on Jan. 5 at 89. His widow, Maggie, and daughter, Chelsea, threw out the ceremonial first pitches. ... Sunday night's attendance of 45,567 set the Petco Park single-game record. ... Padres manager Bud Black said LF Carlos Quentin's time on the disabled list will go beyond April 10, when he'd be eligible to be activated. He was placed on the DL on Saturday, retroactive to March 25, with a bone bruise in his left knee. Quentin was hurt diving for a ball in a spring training game. ... Monday is an off day. Tuesday's scheduled starters are Zack Greinke for Los Angeles and Ian Kennedy for San Diego.



UCO Senior Robbie Hoffman swinging at the pitch while the dugout watches. Taken from The Vista archives.



UCO Junior Tyler Price delivers a fastball. Taken from The Vista archives

Trey Winfrey

Contributing Writer

The University of Central Oklahoma baseball team was back in action last weekend against their fellow Oklahoma rival, the Northeastern State Riverhawks.

The Bronchos and Riverhawks squared off on Friday in a close game. Jared Sterling took the mound and looked to return dominating form, and he did just that. Sterling threw a complete game, six-hit shutout. The Bronchos faced Northeastern's ace Kyle Shumbaugh who struggled early and walked in the opening two runs for the Bronchos.

Wacey Henderson and Brad Lamberti knocked in a pair of RBI's in the fourth and sixth innings to give UCO the 4-0 win in game one.

"Jared Sterling was great and we played good defense behind him," head coach Dax Leone told bronchosports.com. "We still are not getting the timely hitting that we need, but overall, you cannot do better than a win. I thought we played really solid on the defensive side of the ball."

Saturday, the teams met up again for a double header. In game two, Rickey Reeves took the mound and was fantastic. He went five innings, allowed three hits and no runs. The Bronchos offense scratched a couple of runs across in the second and third innings before an offensive explosion in the fourth inning.

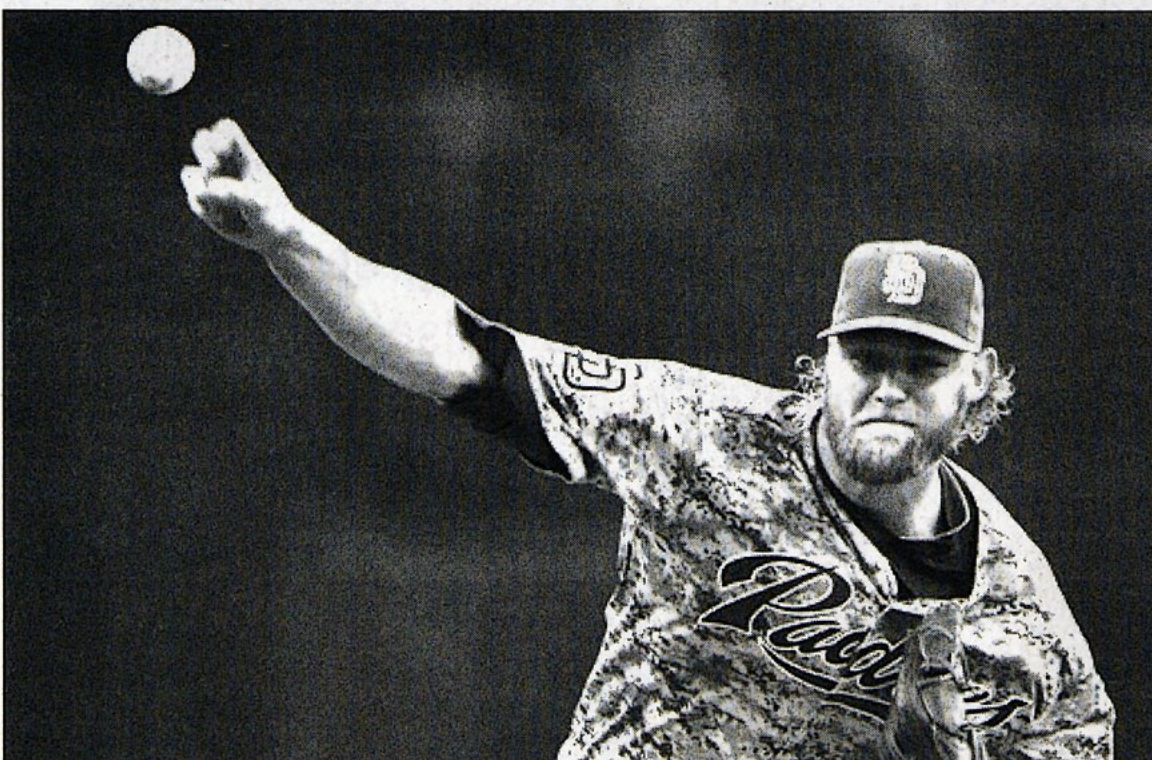
An RBI single by Tyler Crabtree started the rally followed by a pair of RBI doubles by Josh Ingram and Dillon Argo to really put the game away. The Bronchos would go on to win 8-0.

In game three, the Bronchos offense used a seven-run fifth inning to out hit the Riverhawks and take home the 9-4 victory. Matt Johnson led the way for the offense. He went 2-for-3 with two homeruns and four RBI.

In final game of the four-game series, the Bronchos took advantage of 25 mph winds that made Wendell Simmons Field a launching pad for the hot Bronchos offense.

The team hit four homeruns and had 13 extra-base hits in a 20-3 rout. Tyler Crabtree hit for the cycle in four consecutive at bats. Ceasar Wong also went 4-for-5 and knocked in four runs.

"We are really proud of our players," Leone told bronchosports.com. "We played well all weekend. Northeastern is a well-coached team and for us to win the way we did, says a lot about our players and our execution. We got good pitching and some timely hitting, which we have not done the last couple of weeks."



San Diego Padres starting pitcher Andrew Cashner throws against the Los Angeles Dodgers in the first inning of an opening season baseball game, Sunday, March 30, 2014, in San Diego. (AP Photo/Lenny Ignelzi)

Upcoming Broncho Games

Tuesday

Women's Golf at the Natural State Classic (Hosted at Red Apple Country Club in Herber Springs, Arkansas)

Men's Golf at the Broncho Invitational (Hosted at the Gaillardia Country Club in Edmond, Oklahoma)

Wednesday

No Events Scheduled

Thursday

No Events Scheduled

Friday

Softball vs. Northeastern State University 1:00 p.m.

Baseball vs. Fort Hays State University 2:30 p.m.

Softball vs. Northeastern State University 3:00 p.m.

Women's Tennis vs. Fort Hays State University 3:30 p.m.

Follow The Vista sports writers on Twitter



@alitterell729

@lemon_rick

Austin Litterell

Rick Lemon

@treydog_2

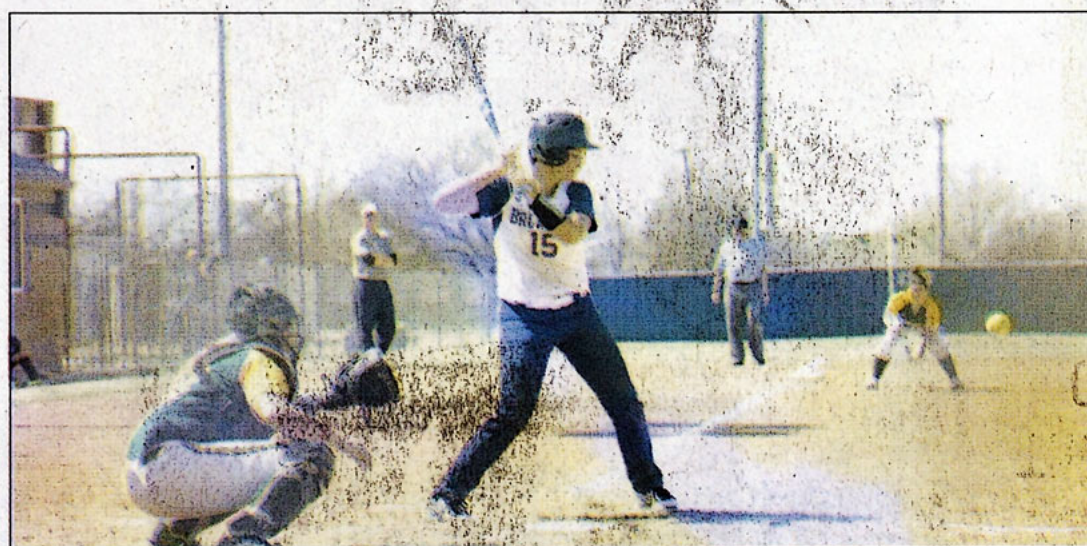
Trey Winfrey

Softball

Softball continues it's roll through MIAA



UCO Senior Kalynn Schrock winds up to throw a pitch. Taken by The Vista's Quang Pho.



UCO Junior Emily Dittmore steps into her swing. Taken by The Vista's Quang Pho.

Austin Litterell

Sports Reporter

Softball continued to stampe over the competition this weekend with two more sweeps over MIAA opponents. After starting the season out 8-7, the defending champions are now 2-8 on the season and an outstanding 15-1 in conference play. The ability to get runners on base and send them home has been strong for the team over this span. The Bronchos have averaged seven runs per game and eight run rules in the last 19 games.

UCO continued their winning ways with a pair of road wins against Southwest Baptist University on Friday afternoon. The Bronchos showed their power in both games, hitting five home runs in two games. Catcher Tori Collet and first baseman Emily Dittmore got the party started with home runs in the first game. Collet's was part of a four-run outburst in the fourth inning to go along with a two-run single from Devyn Frazier. Kalynn Schrock struck out 12 and gave up six hits to earn her 14th win of the year. The Bronchos would win the first game 7-3.

The second game would once again turn into a rout, as UCO would run rule

the Bearcats 12-4. Ashton Smith added two more home runs and Ally Dziadula would also join the club with a home run herself. Amanda McClelland earned the victory going the complete game and only allowing four hits in the contest.

UCO would then have a short bus ride down to Warrensburg to face the Mules of Central Missouri and earned themselves a couple of more victories. The Bronchos won the games 6-2 and 5-2. UCO needed a big inning in each game to separate themselves from the Mules. For the first game the offensive explosion came in the form of a five-run fifth inning. Brooke Zukerman and Devyn Frazier were the catalysts with a two-run home run and two-run single. The Mules only managed two unearned runs and Schrock picked up another win.

The nightcap was close for a while, before another inning of separation. In a scoreless game, the Bronchos pushed four runs across the plate to take the commanding lead. Dittmore hit her fourth home run of the season, while Ashley Tramel chipped in with a triple. Nicole Brady would get the win, while Schrock would come in and get the save.

The Bronchos will face Edmond rival Oklahoma Christian at 2 p.m. on Tuesday on campus.

Opinion

Miguel Cabrera makes more money than you

Rick Lemon

Sports Editor

Miguel Cabrera just signed a contract extension with the Detroit Tigers, effectively making sure that he will stay in Detroit for the remainder of his career. That news is not very surprising, as the two-time AL MVP and eight-time All-Star is a fan favorite in Detroit and one of the biggest pieces in the Tiger's hopes for a World Series run this year.

What is surprising is the deal that his agent was able to get for the thirty-year-old slugger. Cabrera's new contract extension guarantees him \$292 million dollars over the next 10 years, the biggest baseball contract in history.

Baseball is littered with these mega-contract extensions to players in their 30s that never actually pan out for the full length of the deal. Heck, the Yankees are still dealing with the albatross of their 10-year deal they handed to the now suspended Alex Rodriguez.

But what would it take for someone not playing professional sports to make that type of money?

To help put this kind of money in perspective, let's use some statistics close to Oklahoma. The median household income for Oklahoma is \$44,312 per year, Cabrera on the other hand will make on average about \$49,423 per at-bat for the next decade.

If a minimum wage worker wanted to try and save up to that type of money at the

current minimum wage of \$7.25 per hour, it would take forty million, two hundred and seventy-five thousand, eight hundred and sixty-two hours to make the amount of money that Cabrera will make over the life of this new contract.

If a person were able to work constantly with no breaks, it would take four thousand five hundred and ninety eight years to be able to make the money Cabrera will make.

Two hundred and ninety two million dollars is honestly too big to put into normal human terms, but it's also too big for baseball. It is contracts like these that make it seem more likely that baseball will be going through protracted labor negotiations, such as what we are all too familiar with what happened recently with the NFL and NBA.

Mega contracts like this never work out when given to players over 30 and I believe that Cabrera's will be the same.

Yes, it is a good idea to lock up the reigning AL MVP, but at the same time, he still had two years on his existing contract until free agency and what power hitter has honestly lasted all the way until they are 41, the age Cabrera will be when this new contract expires at the end of 2023.

This feels like a knee-jerk reaction by the Tigers after they were unable to sign their young phenom pitcher, Max Scherzer, to a long-term extension and it will come back not only to bite the Tigers, but MLB as a whole, as it sets a new benchmark for superstar contracts.



TAKE THE NEXT STEP...

With a graduate degree from The University of Tulsa's top 100 Collins College of Business.

Nationally Recognized Programs



Ample scholarships are available, but the deadline to apply for fall 2014 is approaching.

To learn more about opportunities in TU's Collins College of Business, visit www.utulsa.edu/collins, or call 918-631-3660.



THE UNIVERSITY of TULSA
Collins College of Business