



University of Northern Iowa
Classic Upward Bound TRIO Program
Quarterly Newsletter: October 2008



THE DIRECTOR'S LETTER

Another school year has begun and with it comes another opportunity for you to achieve at your highest level. For some students this will be a continuation; they have already developed the persistence, dedication, and motivation required to succeed and are now working on fine tuning those skills. Other students are still working on obtaining them. No matter which group you fall into, look at this school year as a fresh start and resolve to make the right choices to ensure your success. If you find yourself struggling in a class or with staying motivated, seek out one of the many resources you have access to IMMEDIATELY. Don't wait and hope that things will get better. Take the initiative to make them better. Our program offers all kinds of academic assistance, but you must meet us halfway in order to realize your potential. Everyone makes mistakes sometimes, but when you do it is important to remember, in the words of Confucius, "Our greatest glory is not in never falling, but in getting up every time we do." If you have not been achieving at your highest level, now is the time to turn it around!



WORDS OF WISDOM

"If you would convince a man that he does wrong, do right. Men will believe what they see."

-Henry David Thoreau

"The human brain is unique in that it is the only container of which it can be said that the more you put into it, the more it will hold." - Glenn Doman

"Knowledge speaks, but wisdom listens." - Jimi Hendrix



CAREER PROFILE

For the past several years our newsletter has been featuring a variety of colleges and universities to assist you in learning about more institutions. This quarter, we are starting to profile careers rather than colleges. If you would like information on a college or university, please see an Upward Bound staff member. Our career for this quarter is an Actuary.

Actuary

- Through their knowledge of statistics, finance, and business, actuaries assess the risk of events occurring and help create policies that minimize risk and its financial impact on companies and clients. One of the main functions of actuaries is to help businesses assess the risk of certain events occurring and formulate policies that minimize the cost of that risk. For this reason, actuaries are essential to the insurance industry.
- Actuaries have desk jobs, and their offices usually are comfortable and pleasant. They often work at least 40 hours a week. Some actuaries—particularly consulting actuaries—may travel to meet with clients. Consulting actuaries also may experience more erratic employment and be expected to work more than 40 hours per week.
- Actuaries need a strong background in mathematics and general business. Usually, actuaries earn an undergraduate degree in mathematics, statistics or actuarial science, or a business-related field such as finance, economics or business. While in college, students should complete coursework in economics, applied statistics and corporate finance, which is a requirement for professional certification. Furthermore, many students obtain internships to gain experience in the profession prior to graduation. About 100 colleges and universities offer an actuarial science program, and most offer a degree in mathematics, statistics, economics, or finance.
- In addition to knowledge of mathematics, computer skills are becoming increasingly important. Actuaries should be able to develop and use spreadsheets and databases, as well as standard statistical analysis software. Knowledge of computer programming languages, such as Visual Basic for Applications, SAS, or SQL, is also useful.
- To perform their duties effectively, actuaries must keep up with current economic and social trends and legislation, as well as with developments in health, business, and finance that could affect insurance or investment practices. Good communication and interpersonal skills also are important, particularly for prospective consulting actuaries.
- Actuaries held about 18,000 jobs in 2006. Over half of all actuaries were employed by insurance carriers. Approximately 21 percent work for professional, scientific and technical consulting services. Others worked for insurance agents and brokers and in the management of companies and enterprises industry. A relatively small number of actuaries are employed by government agencies.
- Employment of actuaries is expected to increase by about 24 percent over the 2006-16 period, which is [much faster than the average](#) for all other occupations. Employment growth in the insurance industry—the largest employer of actuaries—is expected to continue at a stable pace, while more significant job growth is likely in other industries, such as health care and consulting firms.
- Median annual earnings of actuaries were \$82,800 in May 2006. The middle 50 percent earned between \$58,710 and \$114,570. The lowest 10 percent had earnings of less than \$46,470 while the top 10 percent earned more than \$145,600. According to the National Association of Colleges and Employers, annual starting salaries for graduates with a bachelor's degree in actuarial science averaged \$53,754 in 2007.



HAPPY BIRTHDAY!

<u>OCTOBER</u>	<u>NOVEMBER</u>	<u>DECEMBER</u>
7 Jasmine Anderson	10 Azline Nelson	4 Marissa Thornton
21 Tawny Walker	21 Jennifer Hung	5 Josue Vallejo
29 Ebony Walker	22 Myra Smith	6 Taneaia Galloway Anna Quinn
		8 Dakia Frazier
		15 Elizabeth Collins
		20 Antone Wright
		21 Nikeyta Drain



THE IMPORTANCE OF WRITING SKILLS – NOW AND IN YOUR FUTURE, PART NINE

“The pen is mightier than the sword.”

~ Edward Bulwer-Lytton

In this series, we have been stressing the importance of writing skills. They are one of the most essential abilities for students, but are often also one of the most lacking. With that in mind, what follows is information on another common question in writing – **PARAGRAPH ORGANIZATION**.

The following are guidelines to help your paragraphs flow smoothly and give your readers a clear understanding of your ideas.

Rule 1: In a paragraph that explains how to do something, make sure your sentences follow a logical sequence and that you have a topic sentence that presents the main idea of the paragraph. The topic sentence presents the main idea of the paragraph. It usually appears at the beginning of a paragraph, but sometimes it may appear at the end. Here is an example (the topic sentence is bolded):

You can change a tire safely and quickly if you follow the steps outlines in this paragraph. First, make sure your vehicle is parked safely. It should be out of the way of traffic and on level ground (if possible). The engine should be off, and the emergency brake should be on. Next, place wheel “chocks” – large pieces of wood, bricks, or big rocks – both in front of and behind the wheel that’s diagonally opposite your flat tire. After you’ve chocked that wheel, get all your equipment out: spare tire, jack, lug wrench, etc. Your next step will be to use the lug wrench to loosen the lug nuts on your flat tire. To get at the lug nuts, you may need to remove the hubcap. Only loosen the lug nuts (you’ll remove them later). Once you’ve loosened the lug nuts, you can raise the vehicle off the ground by using your car jack. You only need to raise the vehicle high enough to get the flat tire off the ground. However, remember that the fully inflated spare tire may need more clearance than the flat. With the car off the ground, you can remove the loosened lug nuts and the flat tire. Slide the spare tire onto the lugs. Before you lower the car, screw on the lug nuts and tighten them by hand. Lower the car just barely to the ground, and tighten the lug nuts as much as possible by using the lug wrench. After you’ve got the lug nuts as tight as you possibly can, it’s time to put the hubcap back on, put away your tools and wheel chocks, and get back on the road. Note: always follow your vehicle owner’s manual instructions for how to change a tire on your vehicle.

Exercise 1: Revise this scrambled paragraph and add a topic sentence:

When your pizza is cooled, go ahead and cut it into pieces. Preheat the oven for baking. Spring grated cheese onto the layer of tomato sauce. Assemble your “tools” – cutting board, grater, pizza pan, etc. Get all your ingredients ready to go, and

make sure you have enough of each one. Spread pepperoni slices over the layer of cheese. Select your recipe. Prepare the dough, and set it onto the greased pizza pan. Prepare a pizza pan by first greasing it and then dusting it with cornmeal. Grate the cheese, and slice the pepperoni. Place the pan on the center rack of the preheated oven. Bake the pizza for the amount of time recommended in your recipe. Then, serve and enjoy! Spread tomato sauce onto the dough. Once the pizza is finished baking, remove it from the oven and let it stand for at least 10 minutes.

Rule 2: In a paragraph that describes something, order your sentences to flow naturally. Have a topic sentence that presents the main idea of the paragraph. The following description follows a natural path. First, it pictures the castle at a distance, letting the reader see the castle as a whole. The description then moves closer, from wider surroundings to the castle's immediate surroundings. From there, the writer moves the reader's eye naturally from the base of the castle to the top. It ends with a hint about what's inside the castle, which could serve as a nice lead-in to the next paragraph.

Eggerle Castle, the most feared fortress of its time, turned even the bravest traveler in his tracks. The castle sat against craggy granite hills along the shores of the North Sea in remote Scotland. It was surrounded by rugged terrain: windswept highland full of half-buried boulders that could snap a horse's ankle and high grasses that would lash as viciously as a torturer's whip in the cold seaside gales. The castle was circled by a deep, black moat. Inside the moat swam gigantic eels, snapping turtles and, according to legend, a twenty-eight-foot creature with giant jaws. Between the moat and the castle, armored guards carrying razor-pointed spears patrolled day and night. Moss-covered granite blocks piled upon one another formed the base of the castle. Extending upward, the rough granite turned to finely worked sandstone. There, in the sandstone, were carved dozens of small openings, from which cannon fire and flaming arrows would defend the castle against attack. Above, a notched wall ran from corner tower to corner tower. Tall fires burned in the towers, sending plumes of smoke into the sky to curl and vanish like spirits. And, on those rare occasions when the drawbridge would open, exposing the shadowy mouth of the castle to the countryside, screams could be heard from within – terrible screams.

Exercise 2: On a separate sheet of paper, revise this scramble paragraph into two paragraphs – because the writer is focusing on two very different aspects of the cat. You'll need to add a topic sentence to one.

My cat's personality is strange. She has a mostly black head, with a white splotch between her ears and three white dots in the shape of a "C" around her chin. Sometimes she is really frisky, and sometimes she is cool as a cucumber. Her coat is medium-length, mostly black, but with white accents here and there. In the mornings, if she hasn't been outside, she is playful and dashes around the house as if there are invisible mice everywhere. From her shoulders back, she is mostly black, but she has a small white ring on her left side. In the later morning and afternoon, she's very mellow and likes to sleep under the wicker chair in our living room. Her paws, unlike most of the rest of her, are almost all white, as if she's been walking in snow. At night, she gets restless again, and if I don't let her out she is bonkers by the time the sun rises. Her tail is all black, like a black snake.

Answer to Exercise 1: Select your recipe. Assemble your "tools" – cutting board, grater, pizza pan, etc. Get all your ingredients ready to go, and make sure you have enough of each one. Prepare a pizza pan by first greasing it and then dusting it with cornmeal. Prepare the dough, and set it onto the greased pizza pan. Spread tomato sauce onto the dough. Grate the cheese, and slice the pepperoni. Sprinkle grated cheese onto the layer of tomato sauce. Spread pepperoni slices over the layer of cheese. Preheat the oven for baking. Place the pan on the center rack of the preheated oven. Bake the pizza for the amount of time recommended in your recipe. Once the pizza is finished baking, remove it from the oven and let it stand for at least 10 minutes. When your pizza is cooled, go ahead and cut it into pieces. Then, serve and enjoy!

Answer to Exercise 2: My cat's personality is strange. Sometimes she is really frisky, and sometimes she is cool as a cucumber. In the mornings, if she hasn't been outside, she is playful and dashes around the house as if there are invisible mice everywhere. In the later morning and afternoon, she's very mellow and likes to sleep under the wicker chair in our living room. At night, she gets restless again, and if I don't let her out she is bonkers by the time the sun rises.

[Add topic sentence here.] She has a mostly black head, with a white splotch between her ears and three white dots in the shape of a "C" around her chin. Her coat is medium-length, mostly black, but with white accents here and there. From her shoulders back, she is mostly black, but she has a small white ring on her left side. Her paws, unlike most of the rest of her, are almost all white, as if she's been walking in snow. Her tail is all black, like a black snake.



UPCOMING EVENTS

OCTOBER

IA-MAEOPP STUDENT LEADERSHIP CONFERENCE (12 JRS AND SRS MAY ATTEND)	TUESDAY OCT. 7	7AM-6 PM	IOWA STATE UNIVERSITY AMES, IA
FIRST FRESH/SOPH MEETING	TUESDAY OCT. 7	6-8 PM	UNI-CUE
<u>MANDITORY</u> FALL ORIENTATION	THURSDAY OCT. 9	6-8 PM	UNI-CUE
FIRST PARENT MEETING	SATURDAY OCT.11	10-NOON	UNI-CUE
FIRST JUNIOR MEETING	MONDAY OCT. 13	6-8 PM	UNI-CUE
FIRST DAY OF TUTORING	TUESDAY OCT. 14	2:45-4:35 6:00-7:50	EAST/WEST UNI-CUE
FIRST SENIOR MEETING	MONDAY OCT. 20	6-8 PM	UNI-CUE
UNIVERSITY OF WISCONSIN AT PLATTEVILLE TOUR	TUESDAY OCT. 21	TBA	PLATTEVILLE, WI
ACT TEST	SATURDAY OCT. 25	8 AM-1 PM	VARIES
YOUNG LEADERS IN ACTION CONFERENCE (20 STUDENTS MAY ATTEND)	TUESDAY OCT. 28	8 AM – 1 PM	HAWKEYE COMMUNITY COLLEGE WATERLOO, IA
PREVIEW UNI	TUESDAY OCT. 28	6-8 PM	UNI-CUE
<u>MANDITORY</u> TESTING – W'LOO	THURSDAY OCT. 30	9 AM-1 PM	UNI-CUE
<u>MANDITORY</u> TESTING – W'LOO	FRIDAY OCT. 31	9 AM-1 PM	UNI-CUE

NOVEMBER

FRESH/SOPH MEETING	TUESDAY NOV. 4	6-8 PM	UNI-CUE
WARTBURG COLLEGE TOUR	WEDNESDAY NOV. 5	TBA	WAVERLY, IA
<u>MANDATORY TESTING</u> – CF	FRIDAY NOV. 7	9 AM-1 PM	UNI-CUE
PARENT MEETING	SATURDAY NOV. 8	10-NOON	UNI-CUE
JUNIOR MEETING	MONDAY NOV. 10	6-8 PM	UNI-CUE
SENIOR MEETING	MONDAY NOV. 17	6-8 PM	UNI-CUE

DECEMBER

FRESH/SOPH MEETING	TUESDAY DEC. 2	6-8 PM	UNI-CUE
JUNIOR MEETING	MONDAY DEC. 8	6-8 PM	UNI-CUE
ACT TEST	SATURDAY DEC. 13	8 AM-1 PM	VARIES
SENIOR MEETING	MONDAY DEC. 15	6-8 PM	UNI-CUE
WINTER ACTIVITY	THURSDAY DEC. 18	3-5 PM	UNI-CUE