

SCHOLARSHIP OPPORTUNITIES!

Palau Community College continues to accept applications for the following scholarships:

- ✓ Polycarp International Enterprise Scholarship
- ✓ Moylan's Insurance Scholarship
- ✓ Roman Tmetuchl Scholarship
- ✓ Prince Lebuu Scholarship
- ✓ Shell Scholarship

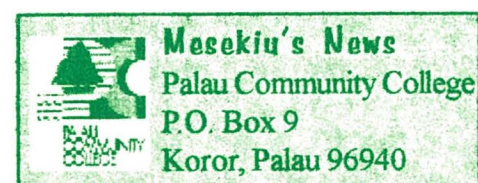
Application forms for the scholarships and the student exchange program are available at the PCC Development office located behind the library. For more information, please call Jay Olegeriil at 488-2471, ext. 250.

NOTE: Do not wait until the last minute! It serves you better to submit your application early and find out if you have also provided all the required supporting documents.

Lost & Found!

A set of "KEYS" was found near the New Classroom Building (BTACHES) this week.

If you've lost your keys, come to Development office behind the library, and identify the set of keys and pick them up.



Office of Admissions & Financial Aid PALAU COMMUNITY COLLEGE

Office of Admissions & Financial Aid would like to inform you of the following schedules of Orientation, Testing, Advising, and Registration activities for Fall Semester 2002.

FALL SEMESTER 2002 SCHEDULE OF ACTIVITIES

August 5-9 (M-W)	Orientation, Testing and Advising for New Students
August 12-15 (M-TH)	REGISTRATION DAY
August 19 (M)	First Day of Instructions
August 19-23 (M-F)	Late Registration and Add and Drop Period

Interested persons may contact Ms. Leona Tkel at the PCC office of Admissions & Financial Aid at (680) 488-2470 or (680) 488-2471, or e-mail admsfaid@belau.org.

TOEFL Test Dates 2002 - 2003

Test Dates	Registration Deadline
September 14, 2002	July 29, 2002
October 19, 2002	September 2, 2002
January 18, 2003	December 2, 2002
May 10, 2003	March 24, 2003

Score Report Mailing Dates

(receipt date at the TOEFL Office)

October 23, 2002
November 27, 2002
February 26, 2003
June 18, 2003

- The Test of Written English (TWE) is given with the TOEFL test. It is a 30-minute writing test that is required of everyone taking the paper-based test. The TWE score is reported separately and is not added to the TOEFL score.
- Test Fee - \$110.00
- Information Booklet and Registration forms are now available at the Student Life Office.



Palau Community College

MESEKIU'S NEWS

FREE COPY



Friday, June 21, 2002

Weekly Newsletter

Volume 4, Issue 25

Universities and Colleges Articulated with Palau Community College

The Following Universities and Colleges listed below are some of the recommended places that can help you continue your education after you have graduated from Palau Community College. These Colleges and Universities have articulation agreements and transfer of credits, which will help you in your educational endeavor.

Chaminade University

Hawaii Pacific University

University of Hawaii-West Oahu

University of Hawaii-Hilo

University of Guam

BYU-Hawaii

University of Hawaii-Manoa

National University

San Diego State University

WASEDA University

University of the Ryukyus

*Colombo Plan Staff College for Technician
Education (CPSC)*

If you are planning to continue your education and want information about these Colleges and Universities, please stop by the Development Office or call (680) 488-2470 and ask for Jay Olegeriil for more information about these Colleges and Universities.

Japan Art Exhibition Placed On Campus

On June 23-26, 2002, Japan Micronesia Academy will be hosting its first arts festival here at PCC Cafetorium. The Academy will be displaying many types of art work from paintings to hand craft. Japan Micronesia Academy was formed to improve art and culture of Micronesia. The Academy will hold art exhibition for the purpose of exchange and introduction of Japanese culture to each and every island of Micronesia. This academy during its exhibition will inform the purpose of forming every kinds of art group in Japan and will ask for participation. The total cost of the art exhibition for exchange will be shared by each group participating from Japan. The secretariat of the academy is placed on Warabi City, Sitama prefecture in Japan. Also, the academy can and would like to have its branches in every island in Micronesia.

PCC Congratulates Claudia A. Lambert

Palau Community College congratulates Claudia A Lambert on her appointment as the 13th president of Mississippi University for Women. Her inauguration will be held on October 13, 2002.

"ANNOUNCEMENT"

To all UOG Alumni

The University of Guam (UOG) Alumni Association, assisted by Palau Community College would like to announce to all UOG Alumni that the meeting that was supposed to be held on June 21, 2002, has been rescheduled & will be held on July 05, 2002. Time and place of the meeting will remain the same.

Much apologies to all alumni for the delay of the meeting. Any questions regarding this meeting, please call Jay Olegeriil at 488-2470

PRACTICAL HINTS AND TIPS FOR THE FAMILY

By: Ayano Baules CRE-Extension Specialist

How much money can you save for your retirement?

If you are aged between 18 to 25 years old, this message is for you. Start thinking about your "financial future" right now. Forget about the government pension plan. Forget about social security. They may not be there for you. But one thing sure is that whatever money you personally earn and put away in a safe place will be there for you in the future IF YOU DO NOT TOUCH IT UNTIL YOU ARE 60 YEARS OF AGE.

Where do you put your savings?

- ✓ You may put your money in a card board or wooden box and hide it. But termites may find your box and eat it along with your savings. This may not be a good idea.
- ✓ You may save your money in a small tin or metal box and put a lock on it. However, thieves may steal your box or fire may destroy it with the contents. This is another bad idea!
- ✓ A better idea, among many others, is to put your money in the bank so that termites and thieves may not destroy or steal your hard-earned savings.

How can you have enough to save in the bank?

Cutting down on unnecessary spending can help you save. Start saving a small amount and gradually increase your savings. For example:

Table A

Daily spending	Ways to cut down spending	Amount Saved Daily
1 chocolate bar (.50 cents)	Homemade healthy snacks	\$0.50
2 soda (@.50cents each)	Make lemonade at home	\$1.00
1 bottle or water	Bring water from home	\$.60
1 Winchell's burger	Eat breakfast at home	\$.99
1 Tet at \$2.00	Quit chewing for health reasons	\$2.00
1 pack of Doral Cigarettes	Quit chewing cigarettes	\$1.50
Total amount saved in one working day		\$6.59

Bi-weekly Savings: 10 working days x \$6.59 = \$65.90 saved bi-weekly

Savings put in the bank (bi-weekly) = \$40.00

Still remains for other expenses = \$25.90

How much can you save in a year?

There are 26 bi-weekly paydays in one year, so multiply \$40 with 26 and you could save \$1,040 in one year.

If you are 21 years old now, you have 39 more years to work before you reach age 60. If you start now, putting away \$40 every payday and not touch the money until you are aged 60, you will have \$40,560 (that is \$1,040 x 39 years). The money can buy you a house or you may take a vacation abroad. So When do you plan to start saving?

Table B

If your Age is:	Number of years until you are 60 years old.	At age 60, you will have at least:
18	42 yrs. x \$1,040	\$43,680
21	39 yrs. x \$1,040	\$40,560
24	36 yrs. x \$1,040	\$37,440
30	30 yrs. x \$1,040	\$31,200
40	20 yrs. x \$1,040	\$20,800
50	10 yrs. x \$1,040	\$10,400

As can be observed in Table B above, even as late as 50 years of age, one can still save over \$10,000 by just putting away \$40 in the bank and forgetting about it until one reaches age 60. This is the basic way of saving money. There are many other ways that are more complex. You may want to ask your bank about other options and ways to save money. The sooner you start saving your money, the bigger your reward will be in the future. Make up your mind now and start saving for your retirement. You can do it if you decide to do so. Consider the amount you spend on weekends, it may be more than \$20 each week. That's all you need to put in the bank, \$20 each week or \$40 bi-weekly. You'll be very happy in the future!

PCC Continuing Education Summer Program for Elementary Kids

Courses offered

English Reading	(3rd & 4th grade)	Mon. - Wed. - Fri.
English Writing	(3rd & 4th grade)	Mon. - Wed. - Fri.
Mathematics	(3rd - 8th grade)	Tues. - Thur.
Marine Science	(6th - 8th grade)	Everyday - 8:00 a.m. to 12:00 noon

(completed 40 hours 6/14/02)

Basic Music	(All grades)	Tues.-Thur.
Basic arts	(All grades)	Mon.-Wed.-Fri.

Teachers

Martina Basilius	Math - 3rd - 6th graders
Katsue Ngruos	Math - 7th - 9th graders
Willie Watanabe	Arts
Howard Charles	Music
Marisol Imperial	English Reading - 3rd & 4th graders
Felix Sengebau	English Writing - 3rd & 4th graders

Total registration = 96 students

Awarding ceremony is scheduled to be held on July 17, 2002 at 10:00 a.m. at the PCC Cafeteria.

Last Day To Remove Incomplete Grade (4) Days Away

Any student who received an "I" grade for spring 2002 indicates that the student has yet to complete a small but important part of the work in a course. You have until June 24, 2002 to make-up your grade. If you miss this deadline, the "I" grade will become a permanent "F" or "NC" grade. While it is true that a course can be repeated for a higher grade, it will not replace the "F" or "NC" grade on your transcript. Your chance of passing the course is nearing the end and your success or failure may well be dependent on you. The best person to see about your progress in class is your instructor. Your instructors are willing to help, but they won't know what you need until you tell them. Again, these last four days will either help you PASS or FAIL. Good luck to all of you!

Study Tips

Studying is more than just a way to get grades, it is a way to grow and develop as a person and a contributing member of society. However, there are several things you must do to become a successful student. Start by **taking care of your health, exercising and getting the proper amount of rest**. These things will help you to become a more effective studier.

Traits of Successful Students

Good students attend class regularly. They are on time and pay attention to what the instructor has to say. If you must miss a class, let the instructor know AHEAD of time. Call or e-mail them...they will appreciate it

- Take advantage of extra credit opportunities. This demonstrates you care about your grade and want to earn a good grade.

- Successful students speak in class; participate in class discussions, despite clumsy or difficult attempts to ask pertinent questions. Others may have the same questions as well. There are NO dumb questions.

- Check with your instructor about grades, clarifying discussion points, and upcoming dates.

- Turn in assignments on time. Take the time to produce a product you are proud of. Don't just do it to get it done.

- Be attentive in class. Don't talk, read, sleep, stare out the window, or let your mind drift. Although this is difficult, especially during those boring lectures, you'll be much better off for this later.

- Complete all your work and DON'T LEAVE BLANKS ON TESTS! Guess if you are not sure. Go for partial credit.

- Stay on top of assignments and know when tests and pertinent dates are coming up during the term.

Classroom Advice:

- Don't let your thoughts wander. Focus on the instructor and pay attention to their points!
- Take neat, legible, and pertinent notes. Don't write down everything but write important points!
- Ask questions, but not if they have been asked previously (unless you are clarifying a point).
- Class attendance is vital success in class. Show up on time and be ready to learn.
- Don't ask for special favors. Instructors are most likely to help you if you are gracious and don't seem too needy.
- Never talk when the instructor is speaking.
- Don't sit next to that person who likes to chat.
- Make frequent appointments with the instructor. Make them earn their money.

Academic Calendar Summer Session 2002

June 24th (M)	Incomplete Grades
June 24-28th (M-F)	Mid-Term Period
July 5th (F)	Last Day for All Withdrawals
July 9th (T)	Holiday: Constitution Day
July 12th (F)	Last Day of Instruction
July 15th-16th (M-T)	Final Examination Period
July 19th (F)	Grades Due/End of Summer Sessions

"Omereng el Saul"

Ng kmal soak el nguu tial techall, e mereng a suliu el rokui el ngilsukak er a taem er a klengit el reng er ngak me a telungalek er ngak. A suliu a kmal diak kubes el di ngara chelsel a rengmam ngak me a telungalek er ngak.

Kom kmal mlo mesaul.

I would like to take this opportunity to thank everyone for helping out during the time of my sorrow. My family and I will cherish such kindness and will keep it in our hearts forever.

Hermine Joseph