



Drawing by Jim Payne

Library offers paper service

Getting the data together is usually the most time consuming and sometimes most frustrating aspect of writing a research paper. The University Library offers a unique service that can make the process more efficient.

Ten social services librarians, experts in different fields, set up individual appointments with students.

"Librarians often have a working idea of how much information exists on a particular subject," explains Claire Meyer, research librarian. "If they have enough time, they can really go into the subject and dig out information."

To take advantage of the service, students should stop by the information desk near the card catalogues and make an appointment. Students will be given half an hour of expert attention on their special topic.

The service will be offered through the end of this month. "Students are needing it more now than they did last term," Meyers says. "If an expert doesn't have an immediate opening, the student can usually set up an alternative meeting time. The idea is that it's a personal, flexible service."

OSL supports Carter financial aid proposal

By CAROLYN BEAVER
Of the Emerald

The Oregon Student Lobby (OSL) supported Pres. Carter's recent higher education financial aid proposal in a policy statement issued at Saturday's board of directors' meeting in Monmouth.

Carter's plan would increase the family income eligibility level for basic educational opportunity grants from \$12,000 to \$25,000.

OSL Executive Coordinator Dan Garner says it would provide "at least \$250 to students from families with that income or below and increase the number of recipients by at least 2 million."

Under Carter's proposal, guaranteed student loans would also be available to more students. The eligibility ceiling would go from \$25,000 to \$40,000.

The OSL statement highlights several areas that haven't given

much attention, says Garner. The OSL, for example, lauds the "institutional administrative allowance program" contained in Carter's proposal.

Schools currently receive no federal money for administering either the basic grants or the guaranteed loans. Carter's program would provide about \$4 per basic grant handled, for that purpose, Garner says.

Grant administration now comes from state support. The grant program, started in 1973 at \$5 million, has blossomed into an approximately \$2.8 billion program.

"That puts a heavy workload on the financial aid offices" at various institutions," says Garner. The OSL supported similar administrative assistance in the 1977 State Legislature, and considers Carter's plan a "victory."

A similar administrative allowance plan would support guaranteed loans also. Garner said he feels the plan is necessary since the increased eligibility ceiling will make "about 95 percent of all families eligible for guaranteed student loans," and correspondingly increase institutional workloads.

With guaranteed loans, the stu-

dent pays back a fixed level of interest. While the student is in school, the federal government assumes that interest payment to the bank. However, to "encourage lender participation," the government often pays an additional interest percentage to "make it attractive for banks to loan money to students," Garner says.

Garner's proposal puts a 1 percent floor on the amount of special allowances, or additional interest paid to banks handling student loans. That means banks will receive at least one percent more than the fixed interest rate set for a student, while the student is in school.

Garner says "when the number of students (in the loan program)

goes up, the banks need an additional carrot" in front of them to make student loans attractive.

In addition, Carter has proposed giving banks an incentive to offer guaranteed student loans, by raising government repayment rates one-half percent. A stipulation is that banks would be required to use "due diligence" in pursuing the defaulter before relying on the government for repayment.

Garner says 4th Dist. Congressman Jim Weaver's office requested the OSL statement. Weaver, a co-supporter of Carter's plan, will insert the statement into the House Subcommittee hearings records Wednesday or Thursday.

Student lobby rep attends aid conclave

Dan Garner, Oregon Student Lobby executive coordinator, recently attended and taught a financial aid workshop at a national conference of State Student Associations in Kansas.

In the workshop Garner discussed refinancing opportunities for student loans and income contingency loans. The focus of the conference was to form a national student consensus on tuition and financial aid strategy, according to Garner.

Specific areas discussed were access-oriented, voucher-funding

and tax-credit tuition funding. Access-oriented tuition bases fees on the average student budget and the average family income. It takes inflation and the cost of living into consideration.

Voucher funding "puts 100 percent of state support in the hands of students" through a voucher students would use to attend any state institution, said Garner.

The tuition tax credit plan was discussed, but supported only as an alternative to Pres. Carter's proposed expanded aid plan for middle-income students.

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