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Anderson believes that the new program may help students after graduation but would prefer to see the government modify existing programs rather than spend the effort to create new programs.

"If the government wants to reduce student indebtedness, a new loan program may not necessarily be the answer," Anderson said. "What students may need is an increase in grant money and other financial aid."

"Instead of reducing indebtedness, the government has been increasing the total amount that can be borrowed and increasing the amount owed," he added.

The furor over students

defaulting on their loans is somewhat exaggerated, Anderson said.

"I think we put too much emphasis on percentages. There may be an 8 or 9 percent default rate, but what about the 91 percent that are paying their loans?"

"Overall, I think we're doing well," Anderson said.

Anderson believes the government will try to emphasize cost containment by limiting financial aid, he said. This will lead to some institutions going under because they do not increase their tuition, while others will become more frugal, he said.

Jeff Lee of the Oregon State Scholarship Commission has

some fears about the new program, he said.

"It is perhaps one of those theories that looks good on paper, but doesn't work in practice," Lee said. "Students may have a tendency to borrow more than they really need, and certainly more than they can afford. We encourage that. We offer them the money, and perhaps students are not fully aware of what repayment will be like."

"Students are not the cause of defaults, the programs are," he added.

University financial aid Director Ed Vignoul was out of town and unavailable for comment.

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owner of Literary Lion bookstore.

Valley River Center merchants took in about \$120 million in sales last year, while downtown merchants rang up about \$100 million, Brink said.

Although Brink admitted the \$20 million difference is substantial, "It's not the huge gap that a lot of people probably would perceive it to be."

Some of the stores in the two shopping areas do attract the same market, such as downtown's The Bon, which may attract people who also

shop at J.C. Penney's and Meier & Frank in the mall, and the Sear's store downtown, which draws the same audience as the mall's Montgomery Ward store, Brink said.

Dick Hansen, the mall's general manager, said the renovation made the mall airier and added new storefronts, a fast-food pavilion with 11 restaurants and new landscaping.

The 17-year-old Valley River Center eventually will gain about 20 more stores, bringing the total to about 120.

Some expansion also is taking

place downtown like the remodeling of the public space in the downtown mall.

One of the downtown mall's most successful elements is its "streetscape" atmosphere, allowing shoppers to walk next to stores, Brink said. "It is an aspect more and more malls are incorporating into their designs, he added."

"The really important aspect of successful retailing is the merchandise," Brink said. "What shopping centers have recognized maybe better than downtowns is that stores really do make the difference."

GTF Continued from page 1

were able to attend voted on who they support," with the results recorded for those GTFs who were unable to attend, Kerlin said.

University Assistant Vice President for Administration Muriel Jackson said the GTFF has filed a grievance against the University, but it is inappropriate at this point to discuss the actual details.

Kerlin delivered 900 GTF newsletters to University campus mail on Oct. 29 for distribution. University Mail Services supervisor Mary Potter informed Kerlin Oct. 31 of the decision not to distribute the newsletters.

Kerlin then removed the endorsements from the newsletter during the weekend and reinserted a new cover page by the next Monday.

Campus mail delayed delivery of the newsletter for five days, and as a result, many of the GTFs did not receive their newsletters until after the election, Kerlin said.

"It took us completely by surprise, and we want a reversal,"

Kerlin said. "We want this practice to never occur again, especially

because it is our official means of communication with the GTFs," Kerlin said.

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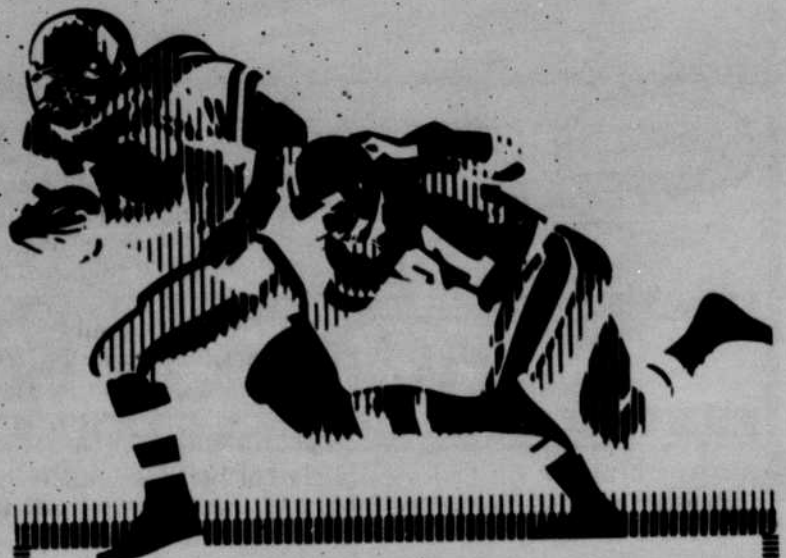
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