

## CONTRACT

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resented by the federation, Rau said.

"It's been an issue for a long time," she said. "I think it had to do with cost, and certainly one perspective we heard was that as less than half-time employees, GTFs were not entitled to health insurance."

"Of course, we know that it doesn't matter if you work full, half-time or less than half-time. Everybody deserves health insurance," she said.

There are a number of reasons the University hasn't provided health insurance to GTFs in the past, said the Graduate School, vice provost and dean of the graduate school.

"This is not the kind of thing one jumps into without moving in the direction over a period of years," Upham said.

Upham said that the level of University contribution toward health insurance is not wholly new, because the University has been providing health insurance contributions since 1989. He denied that the University administration feels that as half-time employees, GTFs are not entitled to health insurance; a State Employee Benefits Board's ruling — which prohibited state agencies from providing health insurance to part-time workers — has prevented the University from offering those benefits to GTFs. During contract negotiations, University administrators worked around the ruling through a technicality: In the new contract, the University will provide a contribution to health insurance — instead of purchasing the insurance — and will give the money to the union, which will purchase the health insurance plan, he said.

"The University administration values GTFs very highly — they provide an extremely important function at the U of O," he said.

Beginning in January, the University will provide funds for GTFs to be covered under the union's health insurance plan, amounting to \$30 per month of employment. They will be given \$90, \$180 or \$270 toward the cost of the plan, depending on whether they teach one, two or three academic terms.

The agreement also will provide interest-free loans to help GTFs pay the difference between the University's contribution and the insurance pre-

mium costs. Teaching assistants with three-term appointments will have deductions taken from their paychecks to cover the insurance premiums during the summer months, and assistants who teach fewer than three terms can use the loans toward paying for full-year coverage.

Medical insurance coverage through the plan will be mandatory during the term of employment unless a GTF provides proof of other insurance, in which case he or she will receive a refund from the University.

The plan is believed to be one of the best in the nation among similar employee groups, said Allan Lummus, president of the federation. Most other graduate student associations only offer health insurance to teaching assistants who can pay for it, or who work a certain percentage of full-time hours per week. In contrast, the University plan offers health insurance to all members of the federation, he said.

Health insurance companies have said that the plan is very reasonably priced, as the union's plan is substantially below market costs, Rau said.

There are drawbacks to the agreement, however. The plan does not provide health insurance for spouses or children, and graduate teaching assistants who want to provide coverage for their families must pay the difference between the cost of their premiums and their family's premiums. Teaching assistants with unmarried partners must apply for an associate membership through the Union to provide coverage for their partners.

The contract also includes no wage increases, and some members of the federation have said they wished the plan could offer wider coverage.

"Realistically, it's a modest plan. We would like it to be more comprehensive," Rau said. "But, it was originally sought because it's low-cost, and it will fit in within the budget of an ordinary GTF. Having something is better than trying to afford premiums way beyond what GTFs can afford."

Graduate teaching assistants earn an average of \$500 per month, Lummus said.

In reaching the agreement, the GTF federation had to choose whether to place a priority on receiving either a pay raise or health insurance benefits. The union leadership decided to direct its efforts toward receiving benefits, Upham said.

## SAFE

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In instances where partners would like to use a dam that is transparent, or if a dental dam is not available, Dueker said that Saran Wrap is a suitable substitute that comes in a variety of colors.

At the forefront of any safe sex discussion is the condom, which has a variety of uses besides the obvious. Judith Namaste demonstrated that a condom can be cut to form a dam. Also, the tip of a condom can be placed over a nipple if cuts on that area or lactation make mouth-to-breast contact a hazard.

A condom is also used by lesbians who share their penetration-type sex toys with each other, said Dueker, who demonstrated how to place a condom on such a toy.

Namaste cut the four fingers off of a latex glove, slit it

along one side, resulting in a makeshift dental dam with a built-in spot to put the tongue.

Another use for the condom is to place it over the entire hand for use in hand penetration of orifices if there are cuts on the hand. A latex glove is also good for that purpose, Dueker said.

Having fun with these items, as well as communication about them, is essential for sex in the age of AIDS, Dueker said. She emphasized the need for a sense of humor and passed around items such as flavorful oils that can be applied to the latex to stress the fun side of safe sex.

Although the subject matter may be uncomfortable for many, the LGBA, which hosted a similar lecture for men last week, believed the need to inform people on how to enjoy safe and protected sex outweighed the negatives.

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## LOAN

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A key aspect of the program, Wessells said, is that students will now be able to repay their loans based on their individual post-graduation earnings. Wessells said he doesn't know how the government will implement this aspect of the program, but that it will aid students interested in lower-paying jobs.

The program is expected to save taxpayers \$4.3 billion nationally through the fiscal year 1998. Locally, the program

will disburse about \$25 million in loans to an estimated 8,500 University students every year.

The U.S. Department of Education estimates nearly 400 schools will offer direct loans by the 1994-95 school year, and by 1998-99, most schools nationwide will participate.

Currently, students at the University complete financial aid applications and send them to the central processor in Iowa City, Iowa. The University then receives the information electronically from Iowa City and determines the students' finan-

cial aid eligibility.

If the student is eligible for a loan, he or she receives a loan application form and must take it to a bank, which then decides whether it wants to lend to the student. A guarantee agency will then tell the bank whether it will guarantee the loan, after which the bank will send a check to the student.

For the new program, a student will have to fill out a single application at the University. The financial aid office will then determine the student's eligibility and make the award.

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