

## New loan program a boon to students

Students at this University - and at 104 others - who may have been feeling victimized by the government over the past few years, finally have something to be happy about.

President Clinton's new Federal Direct Student Loan Program, which will now service the University, is likely to be both a boon to students as well as a catalyst for revitalizing the President's faltering support among college students.

Under the new loan program, students will not have to request loans from private lenders as they have in the past. Instead, all the money will come from the Department of Education and will be distributed to the students by the business offices of the colleges they attend.

In addition to saving the government an estimated \$4.3 billion in the next five years, the new plan offers a number of benefits to students:

It will save students money, because the government's new loan origination rate (a percentage of the total loaned) is only four percent, instead of the current 6.5 percent. This can equal hundreds of dollars in some cases.

It will save students time, because the private lender middleman will be eliminated, shortening the duration of the loan process from months to just weeks.

It will save students an awful lot of extra effort, because there's only one form to fill out, and it gets dropped off at one place and one place only. Before, the student was responsible for toting the loan forms (once they were returned from the government's processing center in Iowa) to a bank, and if the loan was approved by that bank, the student would have to wait for the bank to send him or her a loan check in the mail.

Finally, and thankfully, the new process will save students anxiety. When was the last time students got to worry less about financial matters, instead of more?

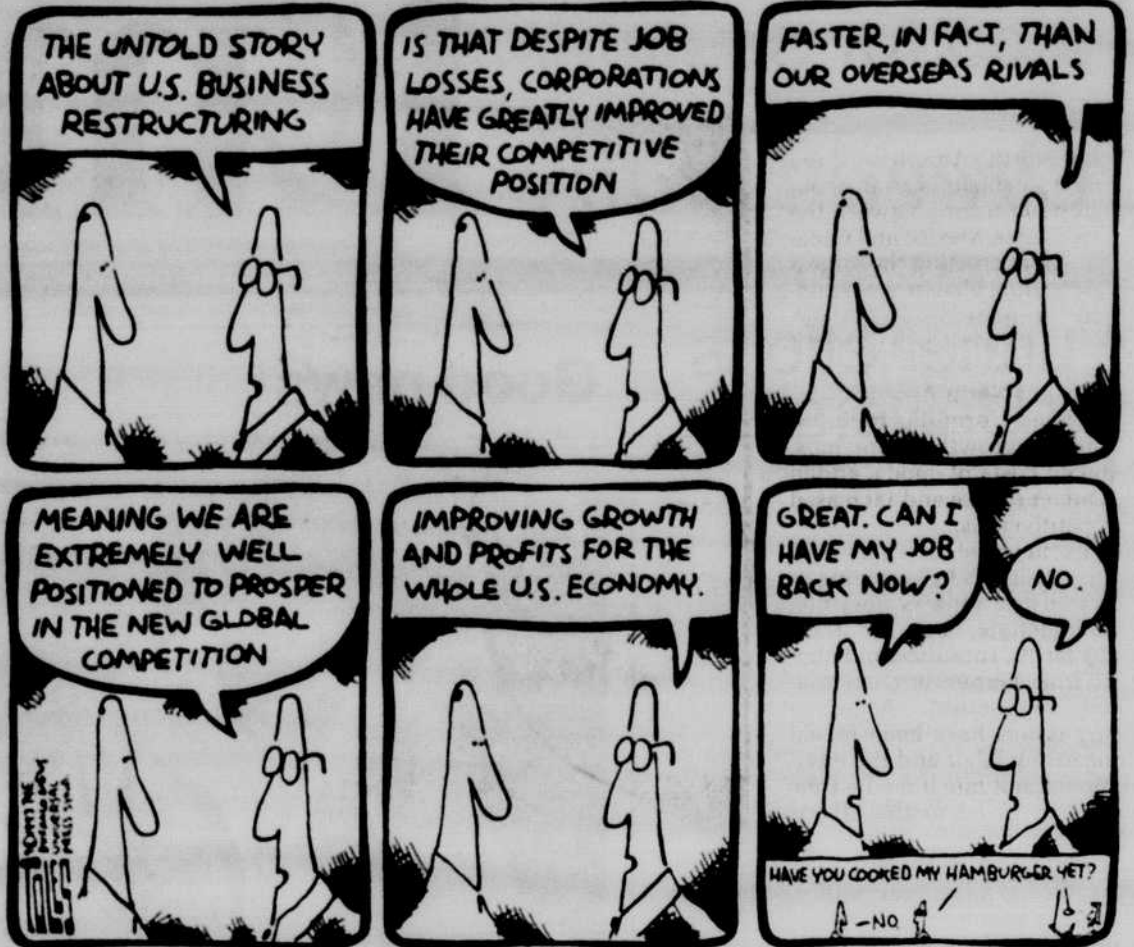
Another advantage, while not a savings per se, is perhaps the most important feature of the new plan: students' repayment schedules will be based upon their income in post-college employment, effectively granting students more freedom in choosing a job after college.

Currently, students are under heavy pressure to find a job immediately after graduation in order to pay off their loans. This could theoretically force a graduate to pass over a good but low-paying job, which may have been within the student's field of expertise, in favor of a higher-paying but otherwise inappropriate position.

Horror stories of degree-holding graduates working at supermarkets or waiting tables - all because they have to pay off their student loans - are too numerous to count.

Obviously, graduates should have to pay off the loans eventually, but it seems only natural that the pace at which they make those repayments should be determined by their income, and that they should be allowed to choose a job that lets them put all those years of education to good use.

After all, what have they been paying for?



### LETTERS

#### Gas guzzling

Last week OSPIRG doomsday-ers were out preaching the evils of the automobile. I for one am not about to give up, or even reduce my usage of, the gas-guzzling automobile with its V-8 engine. Furthermore, I resent my implication that I should, particularly when it comes to a bunch of hippie kids.

In 1920, the Interior Department reported to Congress that the current level of oil production, about one million barrels per year, was unsustainable. In the past 70 years, the cries of unsustainable energy have never ceased and never ceased to be wrong.

If you find the air in Oregon too polluted for you, get into your camper-van and go somewhere else; at least get that thing fixed so it doesn't make that blue smoke.

David Cole  
General Science

#### Protection

Why shouldn't homosexuals have civil right protections? By now, most Oregonians have heard lots of reasons. Homosexuality is allegedly a choice, a behavior, not genetic race or gender. Homosexuality is wrong according to our traditions, and it would violate the rights of our traditional religious people if they were forced to hire homosexuals. Homosexuals don't need protections because their average income is high, and such protection would be wrong because it would be an endorsement of their values and would give them special minority status.

These arguments are clever, and the Oregon Citizens Alliance has certainly been doing its homework. But there's something more than something a little wrong with them. To see what, consider that the same arguments apply on the case of unpopular religions. Religions are actually chosen, they involve behavior, and are certainly not genetic. Those of dominant religions typically see those of oth-

er religions as "wrong" or even evil, and sometimes claim a right to fire such evildoers. Members of unpopular religions sometimes have a high average incomes, etc.

The fact is, every one of the OCA's points listed here is an argument for intolerance in general. The OCA just doesn't recognize that a person's relationship with God and spirituality, and a person's sexual orientation and family life, are all highly personal and not a legitimate basis for firing or evicting them. Prohibiting such malicious discrimination is not an endorsement of anyone or granting of minority status, but just a simple matter of insuring a civil society and personal freedom.

Ron Unger  
Eugene

#### March

Hiring a study to verify the administration's decisions to demolish Amazon is an insult to all parties involved just as any "task force" or "user group" created by the University to merely rubber stamp what the University has already decided.

A coalition of community groups and individuals continue to wait for the University to accept our offers of professional, technical, economic and physical aid in achieving what we believe should be mutually beneficial goals of monitoring safe and affordable housing through the restoration of Amazon and the recognition of its value as an autonomous community.

On Friday, we urge the University community to join the Short March for Justice as part of the National Homeless Awareness Week. This year the funeral will have a funeral theme as members of the community, OSPIRG and the Homeless Action Coalition walk behind a casket symbolizing the potential death of affordable housing in Eugene.

The march, which will be assembling about 9:15 a.m. in the EMU Courtyard, is intended to protest the University's plans

to demolish Amazon low-cost housing and the resulting displacement in the Eugene-Springfield area. At 9:30 a.m., the short march will proceed to Johnson Hall and back to the EMU, where the demonstration will move to the EMU Gumwood Room at 10 a.m. There advocates for saving Amazon as low-cost housing will address the state Board of Higher Education regarding the need for a moratorium on the current plan for Amazon while other options are explained more thoroughly and without the bias toward demolition.

David Zupan  
Eugene Citizens for  
Low-Cost Housing

#### KWVA vs. MTV

In response to Phillip Abraham's letter from (ODE, Nov. 16), I'd like to say that to maybe clear up any confusion, our dial set is 88.1 FM. KWVA's request line is 346-0645, and if there's something he'd love to hear, he may simply request it.

Although a bulk of our programming may be unfamiliar to Mr. Abraham, judging from the requests we get on a regular basis, this doesn't appear to be the case with most of our current listening audience.

Bands like "Primus," "Smashing Pumpkins" and "Tool" seem to be what people call "college radio" were exactly that in the 1986. A quick stroll through the past few months of the weekly top 20s we publish in the *College Music Journal* would seem to indicate that we played quite a bit of the music Mr. Abraham says he never hears on our station even though none of these bands have put a decent album out in the past three years.

Finally, I'd like to add one more point. If "college radio" was about giving the listeners music from bands that have been million-plus sellers for more than five years each, while trying to pass it off as "alternative," we wouldn't be KWVA, we'd be MTV.

Norman  
KWVA DJ

## Oregon Daily Emerald

The Oregon Daily Emerald is published daily Monday through Friday during the school year and Tuesday and Thursday during the summer by the Oregon Daily Emerald Publishing Co., Inc., at the University of Oregon, Eugene, Oregon.

The Emerald operates independently of the University with offices at Suite 300 of the Erb Memorial Union and is a member of the Associated Press.

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