

## Welfare advances into computer era

The Clinton administration hopes to usher America's ailing welfare programs into the next century with the introduction of a nationwide computerized benefit disbursement network. The plan will utilize existing banking technology to deliver billions of dollars in benefits via a government-issued ATM card.

Developed under the auspices of Vice President Al Gore, the system, known as Electronic Benefits Transfer, will issue welfare benefits and food stamps through ATMs and retail point-of-service outlets. Social security and veteran's benefits would eventually be integrated into the system.

The administration says the transfer system could eventually distribute up to \$111 billion a year nationwide. The cost to expand the system over the next three years is estimated at \$83 million. Despite the price tag, proponents of the new system say it could save as much as \$195 million a year when fully implemented.

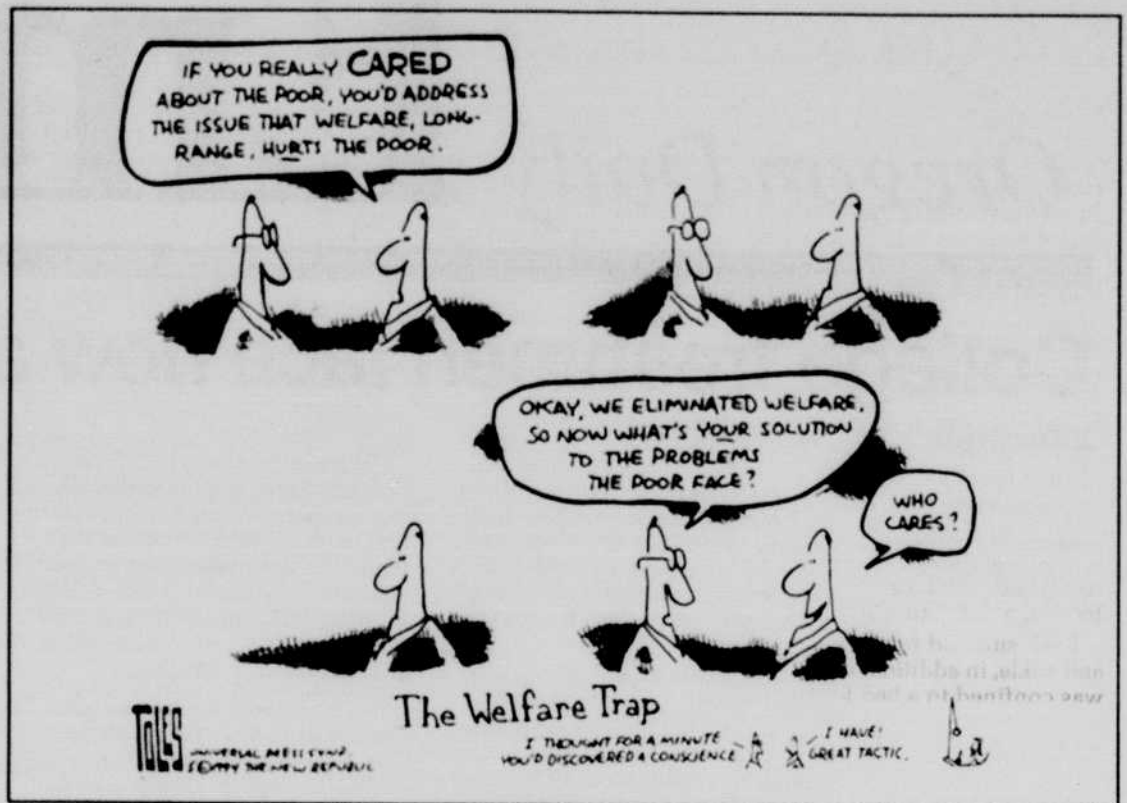
A first-year review of Maryland's transfer system revealed a moderate decrease in overhead costs and a 42 percent decrease in fraud. Development of a national system prototype will begin later this year, with initial testing slated for nine Southern states. The administration says standard transfer system services should be available to all recipients by 1999.

The new computerized system will drastically reduce red tape and the burden on the already overwhelmed social service agencies. Another benefit lays in the ability to electronically audit individual welfare benefits — making the tracking of fraudulent claims easier to track, document and eventually prosecute. This instantaneous computer auditing ability will certainly wreak havoc on those who abuse the current system. After all, Maryland's incidence of fraud dropped by almost half in just one year under the transfer system.

The real winners are legitimate welfare recipients. Many do not possess bank accounts where funds can be directly deposited. Check-cashing companies prey on these individuals, often charging exorbitant fees to cash welfare checks.

Costs to taxpayers should also decrease. The sheer volume of paper generated in the federal and state welfare programs is astronomical. Keeping the information digitized will save tons of paper and end the writing of tens of thousands of welfare benefit checks each month.

But the system is not without pitfalls. Details have yet to be provided on whether the government will utilize existing, privately owned ATM outlets, or if separate, welfare-specific automated machines will be furnished at substantial cost to taxpayers. If the latter is the case, the projected \$195 million in savings becomes a moot point. Additionally, under current law, consumers whose ATM cards are lost or stolen can be reimbursed for all but the first \$50 if they report the theft or loss within two days. The Federal Reserve Board of Governors in February exempted transfer system cardholders from that statute for three years. This leaves the system wide open for the fraud it purports to curb.



## OPINION

# Your education is up to you



LIA SALICCIA

I'll spare you the sentimental retrospective. I'm certain that you'd like nothing less than to read a self-indulgent trip down memory lane regarding my fun and wacky days as a columnist at the *Emerald*. You aren't interested in the fact that I really do like men and that I'm the only one in this office who ever opens the windows.

Besides, there is too much to say without reflecting on the past. Our present and our future deserve attention.

Especially when it comes to education. After three years at this institution, I realize that higher education is a fraction of what it could be, and we all are suffering for it. You don't need a factual rundown of Measure 5 or gloomy statistics about literacy rates in the U.S. to know that our generation is getting the educational shaft.

We need more money in every level of education and we need it now, but guess what? We aren't getting it any time soon. The odds are against us using our university degrees for anything except material for intelligent bar chatter.

But the choice is ours whether we are going to let those overwhelming odds stack against us and force us into a humdrum and complacent existence.

Wake up. Nobody is going to make sure that you are educated enough to survive in the world but yourself. Nobody is going to teach you what you need to learn in order to be an intelligent and employed human being. Everyone is too busy trying to teach you what they think you should know.

If you aren't getting the education you want, if you are bored in school, if you think you are wasting your money, it's your fault. You are not alone, but it is still your fault. Your

fault for letting people take away your dreams, your fault for settling on a mediocre existence. How dare they take thousands of your dollars in order to provide an environment conducive to daydreaming in class? How dare you let them?

Feminist theory teaches us that underrepresented and oppressed people must reclaim their own education and learn on their own about the cultures, histories and theories that the writers of textbooks don't think we should know. Magic teaches us that if we conceive and visualize a thing with enough perseverance, we will imagine that thing into reality.

Now is the time for the strong of heart to imagine our reclaimed education into existence and for the vigilant to carefully guard that dream.

The world is changing. More significant for us right now, the country is changing. Whites and men will have to compete with people of color and women for jobs more than ever before. The work force of tomorrow will look and sound a lot different than that of today, and it's up to us to keep up. In order to survive, the students today will have to share space with people who not only are foreign, but are also people with whom they morally disagree.

Universities have responded with multiculturalism as a way to help everyone understand each other. But for as many people that there are who toss around the word "multiculturalism," there is a distinct theory about what the word means and how it will be implemented into education.

I worry that at this school, multiculturalism will be yet another opportunity to discuss negative stereotyping of underrepresented people and nothing more. I worry that it will be an excuse to concentrate on these negative stereotypes and then to lay blame on all the bad people who perpetuate them. I worry that at this school multiculturalism will, instead of encouraging understanding of different cultures, divide those cultures further.

It's a tricky thing to teach people how people are the same

and also how people are different. But in the realm of the imagination, where the vigilant soul wakes up and takes charge of its own education, all of these things are possible.

But it starts with a fundamental change in the way that people receive education. Sure it would be great if the way it was given (large, boring lecture classes, standard multiple choice tests, very little teacher-student interaction) could change, too. But by the time that happens it will be too late for those of us in school now.

What if everyone in class started asking the questions they really wanted to ask but were afraid to? It's hard to be assertive in a classroom, especially if the instructor looks bored with your feedback or if there is a general air of complacency and apathy in the room. Imagine a world where we all asked what we wanted to and forced information-givers to be accountable for what they spout. As of now, we nod, take notes, memorize facts, assuming that they are true because someone behind a lectern says them.

Imagine a world where we got involved with our education and challenged the assumptions of that mind behind the lectern. Where we brought our own overlooked knowledge into the class. Where we dare to say things that are not politically correct and are challenged by others who are offended by it. Where communication wins over prejudice. Where debate wins over complacency. Where critical thinking of what we are taught rises victorious, and conformity takes a hike.

I will repeat for the last time that you are the sole person in charge of your own education. Don't be too blind to the politics that influence what goes on in your classroom. Don't make the mistake of letting your education push you back into a chair, tell you what to think and then lull you to sleep. Rather, get into its face, grab it by the collar, shake it roughly and growl, "teach me."

After all, we're paying for it.

Lia Saliccia is (was) a columnist for the *Emerald*.

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