

KITZHABER

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versity education. Ballot Measure 15 will have the most dramatic effect on higher education, stabilizing funding for K-12 to the possible detriment of other state programs.

He also said that measures 5 and 8 will influence the quality of education at the University.

"If they go the wrong way, we're all screwed," Rhinard said.

Later Rhinard said, "This fair is not to tell you how to vote, to tell you which way to vote; it's to tell you to vote."

Today marks the last day to register to vote in the Nov. 8 election.

ASUO State Affairs Coordinator Ryan Coonerty said he was disappointed with the number of students in attendance. He said that it sends a contra-

dictory message to the candidates when the University sets national records registering 7,000 students and then draws only a few hundred students to the rally.

"We're happy when people showed up, but I was kind of disappointed that more people weren't there," said Alyssa Gibson, who was with the group Students for Kitzhaber. Gibson said the event was not publicized enough.

Eight ballot measures had booths where students could get information, stickers, posters, etc. But not all students wanted to be bothered as they walked past the tables.

University student Chris Stringer said there are no moderates in Eugene. "You've got Bible Jim and then you've got the drag queen show. Most people don't identify with either one. We just want to go to school and not have to deal with all the radicals."

LOAN

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Oregon school to offer the loans. All other four-year public schools in the state, except Oregon Institute of Technology in Klamath Falls, will offer the loans next year. Lane Community College expects to offer them in 1996-97.

The program is designed to save students money by cutting private industry out of the student loan business by the end of the decade.

Instead of government serving as a guarantor on student loans — which ended up costing taxpayers \$42 billion in 1992 to cover defaulted loans — it would loan the money itself on a non-profit basis.

Such a system cuts out commercial banks and their profits, thereby lowering loan costs. The government also could offer less-stringent repayment plans,

ideally lowering default rates.

But the new optional repayment plans will end up costing borrowers more money in increased interest. And some borrowers could find themselves victim to what's called capitalization.

Capitalization occurs when monthly payments are too low to cover interest, so the unpaid interest is added to the principal and the borrower ends up paying interest on interest. It's a situation most commercial lenders won't allow to happen on personal loans.

Laura McClintock, legislative director for the United States Students Association, a student lobbying group, says it's wrong to offer income-contingency loans available to people who can afford the standard repayment plan.

"A lot of students are going to jump on the option because lower monthly payments are so

attractive without even thinking about how expensive it is going to be 20 years down the road," she said.

A student with \$10,000 who takes a job paying \$15,000 would make monthly loan payments of \$72. Only \$3.25 of that would go toward principal; \$68.75 would pay interest.

It would take nearly 15 years to pay off the loan at that rate at a total cost of \$17,849.

Clinton's advisers say broad offerings of optional repayment plans are necessary now that more students are financing their education with personal grants.

"Sure, we'd rather offer more grants for college students, but that's not going to happen," said Lynn Mahaffie of the U.S. Department of Education. "There isn't the money or the public will."

RELATIONS

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nities or sororities, however, she was unable to do so.

Critics of multiculturalism and diversity on college campuses might argue that programs such as ethnic and racial student organizations (there are 11 such organizations at the University) segregate minorities from the rest of the campus.

Scott Futomoko, president of the Asian/Pacific-American Student Union, disagreed. He said he did not believe that his organization separates the races, but that it does just the opposite.

"We don't get together and say we hate white people or go around saying we are different, but it's more to bring Asian-Americans together as a group," Futomoko explained, that by organizing video and slide presentations, speeches and conferences, his group is educating people about Asian-Americans and is, in fact, bridging the gap between the different groups of people.

What does this all mean for the University, which often takes pride in its multiethnic student population?

Kenneth Liberman, professor of sociology in race and ethnic relations, said he thinks international students will return to their home country with unfavorable feelings of the United States. As for minorities, he said, they don't really care because minorities don't value social interaction with whites — they think the social interaction habits whites practice are flawed.

"Whites don't even bond well with other white people," Liberman said. "They have lots of friends but the bonding of lifelong relationships are continually being severed by moving from one state to another and living as individuals or living in homes with only one or two people. They make choices for themselves and by themselves and don't want to be bothered, and the result is loneliness. If you scratch any American deeply enough, I bet you'll find loneliness as the price you pay for individualism. We are the most solitary livers the world has constructed."

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