

Governor

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Alevizos is forming his platform around the idea that an independent candidate should be elected to replace the possibility of a major-party governor. Alevizos said people are being wrongly convinced that voting for a third-party candidate is hazardous because it throws the election to a major party, and he hopes to fight this idea.

If elected, Alevizos said he plans on protecting the environment, lowering taxes and increasing worker wages, all which would be supported with the legalization of hemp.

Alevizos said hemp legalization would provide state revenue through taxation, as well as jobs for farmers and mills to grow and cultivate the product.

Independent write-in candidate Gary Alan Spanovich has been an urban planner for 30 years and was formerly the Regional Transportation Planner for Portland Metro. Spanovich is currently developing land work for a Tibetan peace society.



Richard Alevizos
Write-in

In Spanovich's "plan for compassion," which serves as his platform, he lists his top campaign priority as "(creating) the best school system in the country in Oregon." To accomplish this, Spanovich would "weed out" bad teachers, reduce class sizes and create a permanent funding source for schools.



Gary Allen Spanovich
Write-in

"I would change the school cur-

riculum of K-12 so that equal emphasis is placed on educating the heart along with the traditional way we educate our children, which is to educate their minds," Spanovich said.

Spanovich would also implement a plan to make "every adult Oregonian economically self-sufficient within four years." The plan calls for the Oregon Economic & Community Development Department to place greater emphasis on many small aspects, including small business loans, educational grants and opportunities, loans and tax incentives.

Contact the senior news reporter at janmontry@dailyemerald.com.

Loans

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not be able to take advantage of the new rates. Consolidated loans are fixed based on the rate at the time and can't be reconsolidated.

Also, "If you're in school and you consolidate, you lose your grace period on your loan," Burgett said. "If you decrease your monthly payment with a consolidated loan, you may end up paying longer."

Burgett added that the benefits of loan consolidation depend on how much a borrower can spend per month repaying.

Variable rates for federal student loans are based on the three-month

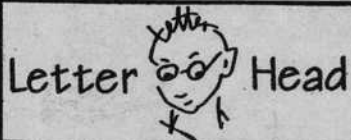
Treasury bill. Adjusted each year on July 1, each new rate remains in effect for 12 months.

Alternately, consolidated loan rates depend on a formula that weighs the average of the borrower's current loans and rounds up to the nearest one-eighth percent. The rate then remains static throughout the life of the loan.

According to Carol Wirthman, a student loan regional manager with U.S. Bank, now is the time for students enrolled in classes to apply.

"It is a good time to get new loans," she said. "The rate is the lowest it's ever been."

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