

Breath of life

What could have been a tragedy in the library last week was averted because trained personnel were nearby, ready to give the needed first aid immediately.

But what if you had been the only one there? Could you have saved Barbara Frantz' life?

Do you know what to do if the person walking down the hall beside you suddenly has a heart attack, an epileptic seizure or some other medical emergency?

Last week, at Oregon State University, a student drowned in the college pool in the presence of 30 other people and a lifeguard. Would you have been able to help?

If you are answering "no" to these questions, maybe you should find out what to do and be prepared in an emergency. Don't say, "it won't happen to me or mine so why should I care?" You and yours could be next.

With the availability of cardiopulmonary resuscitation (CPR) classes, the fact that the physical education department offers classes in first aid and the prevalence of Red Cross first aid classes in this area, there is no excuse for anyone not being able to help out a fellow human being in trouble.

Human life is a very frail thing and passes so quickly. A person suffering from a heart attack who has stopped breathing has only four minutes before brain damage occurs. Four minutes is not a long time when you are enjoying yourself, but four minutes is a lifetime when you're standing there watching someone's life slip away because you don't know what to do.

the print

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Other viewpoints

OSL plans loan payment

Editor's note: This article was an editorial printed in the Jan. 5 issue of the Oregon Daily Emerald, the student newspaper at the University of Oregon in Eugene.

The Oregon Student Lobby, a group representing the student governments of seven state colleges and universities, appears to be making some headway in its plan to make student loans repayable as a percentage of the student's income after graduation. OSL executive secretary Dan Garner traveled to Washington D.C. to present the plan to a conference on student financial aid, as well as other education specialists in Washington. The conference, in turn, has recommended the plan to the U.S. Office of Education.

The initial rumblings for reform of the student loan program began long ago, and they were aggravated by news reports of a \$400 million loss to loan defaulters between 1968 and 1976. About six percent of the total amount of money loaned to students in those eight years was lost to default. At the University, the National Direct Student Loan program has shown about a 24 percent default rate since 1975, according to State Scholarship Commission statistics.

With these default rates, which are far above the normal bank

loan default rate of one-half of one percent, someone is going to step up soon to suggest severe restrictions on the student loan programs — unless, of course, someone steps in with an excellent suggestion on how to make student loans more easily repayable, which would greatly reduce the amount of defaults. The OSL has done exactly that.

To examine one program, the National Direct Student Loans, assume that a student borrows the maximum allowable: \$5,000 for an undergraduate. The minimum payment is \$30 per month, and the entire amount must be repaid within ten years with three percent interest. So \$5,150 would be calculated to an average monthly payment of \$37, which doesn't seem like a whole lot, unless you're trying to live on paltry wages.

In another program, the Guaranteed Student Loans, a maximum of \$6,000 may be borrowed for a twelve-term program. At seven percent interest (after a nine-month grace period) the student would be paying about \$6,420 over the ten years, or \$53 per month.

If the student loans were combined, and the student paid a percentage of his or her income on the total of the loans, these figures would be reduced to a payment that the student could afford over

the term of employment, no matter what the position pays. The point is that the loan programs rightly justify a guaranteed return for the loaners, but guarantee student no security whatever at graduation. No student knows much that all important first job will pay, or even how long it will take to find a first job in a chosen profession. In effect, the student is gambling by taking a loan: gambling with his or her future against his or her ability to repay the loan.

The OSL plan would take the gamble out of the student loan programs. If such a plan is implemented, and it surely should be, the student would know from the start one that the percentage of income could be affordable — easily more affordable than a flat dollar amount.

The worst-case possibility presented here would most likely be a student from lower-middle income brackets, who are most likely to need these kinds of loans. The poor can get grants, the rich can afford the price of an education, but these lower-middle income people are hurting more than any other group.

The OSL plan might just give the kind of relief that is desperately needed. If all goes well, the OSL plan won't get lost in the bureaucratic shuffle in Washington. Let's hope it doesn't.

Clackamas Community College

