

## The media may help us find these girls

**SALENA DE LA CRUZ**

*Design Editor*

Just when people think the hope and support has dwindled for Ashley Pond and Miranda Gaddis, the Oregon City girls who disappeared, a new surge of effort and determination continues the endeavors to find these girls and bring them home.

Findmiranda.com and findashley.com are diligent in their postings and helping to keep the case in the limelight. On a daily basis there are postings on these web sites to keep people updated as to the goings on in the case. Another search done on May 18<sup>th</sup> revealed a backpack, hall pass and other miscella-

neous items, which have yet to be identified as part of the case.

Billy Crabtree of Pe Projex affirms that the only way to find these girls is to get the media to keep coverage on them. The nation tends to agree because Pond and Gaddis appeared on the cover of People Magazine. A story will also be featured on the Montel Williams show and will be taped through July and August. Due to the mysteriousness of this case, the popular show "Unsolved Mysteries," will also air the story about the girls' disappearances.

Over the weekend two bodies of females were found, one near Estacada and one near Timothy Lake. It was

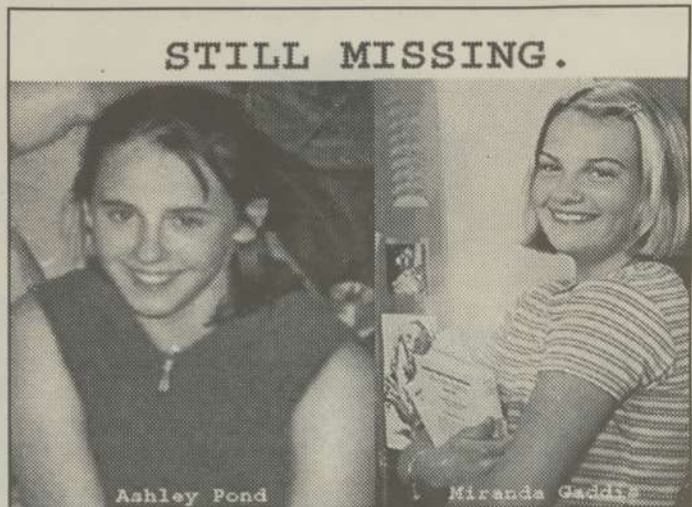
established they were not apart of the ongoing investi-

the question of what happened to these girls would be

The question is still yet to be answered. The only way to find the truth is for persons with information about this case to come forward. According to reports by forensic investigators involved in the case, it would be easier to go forward in the case if they had a crime scene, but that is still yet to be established.

Law enforcement agencies have sifted through more than 3,500 leads, but still nothing solid to finally answer the question: Where are Ashley Pond and Miranda Gaddis?

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gation for Pond and Gaddis. For one brief moment, though, people believed there to be closure. That at least

answered, but alas, the searches are still on and continue every other weekend. So where are these girls?

## Oregon voter turnout affects status of potential levys

**FRANK JORDAN**

*News Editor*

Oregon voters spoke loud, but not altogether too clear, last week during the Oregon primary election, with about 45 percent of registered voters mailing in or dropping off ballots prior to the 8 p.m. deadline May 21.

In the statewide races, Ted Kulongoski held off former State Treasurer Jim Hill and former Multnomah County Commissioner Bev Stein to capture the Democratic nomination to replace John Kitzhaber as gov-

ernor. On the Republican side, State Legislator Kevin Mannix will be Kulongoski's opponent in November. Mannix defeated Ron Sexton and former state labor commissioner Jack Roberts in a close race.

Locally, the Clackamas County Public Safety levy went down to defeat by a 53-47 percent margin. However, even if the measure had passed, it still would have failed because of Oregon's double majority law, which states that in order for tax levies to pass the levy must not only get more than 50 percent of the total votes

cast, the total votes cast must be 50 percent or more of all regis-

*"Oregon voters spoke loud, but not altogether too clear, last week during the Oregon primary election...."*

tered voters in the area where

the levy would affect. Clackamas County voter turnout topped out at about 47 percent. Clackamas County Commissioners are still debating whether or not to send the same levy to voters in November, or something a little more watered down.

Susan Castillo, a state representative from Eugene and a former television reporter, was elected to a four-year term as Superintendent of Public Instruction. Castillo captured almost 55 percent of the vote,

avoiding a runoff in November.

Oregon's general election will be held Tuesday, November 5 and will again be a vote-by-mail election. Interested people who have not registered to vote must do so by October 15. Voter registration forms may be picked up at post offices, government offices or at the county elections office on Portland Avenue in Gladstone.

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## Don't let loans catch up to you, handle money wisely

**DAISY BAIN**

*A&E Editor*

Many students are asking themselves at the end of the school year, "How am I going to pay for school?" If the current trend holds from last year, student loan rates could drop to their lowest levels in the history of the federal student loan program.

"That's what they said about last year's rates," said Craig Nickles, CCC Financial Aid Loan Coordinator.

Last year's rates were low and many students consolidated then, thinking the rates were at their lowest. Now they are stuck with those rates because under the rules of consolidation, you can only consolidate once.

"It's a one-time offer," said Nickles.

Currently the interest rates are between five and six percent depending on if the student is in school or out of school and in repayment. The last auction of the federal fiscal year is in June. In July, the loan rates could drop another two per-

centage points. All borrowers with variable interest loans will get the interest rate reduction automatically. These new rates only apply to those students who had their loans issued on or after July 1, 1998.

Nickles warns students not to get too excited. He's afraid students who have current loans issued will want to make rash decisions by trying to consolidate their loans now. When you consolidate, the interest rate locks and most lenders round up to the nearest percentile.



"Wait until you finish school," said Nickles. Many students consolidate when they graduate with a degree, then a few years later decide they want to go back to school to get their masters.

Your borrowing power is based on the income you will earn after leaving school-which determines the monthly payment you can afford. Generally, your monthly student loan payment should be no more than 8% of your monthly salary.

| Your Expected Annual Income After Graduation | You Can Afford to Borrow* | Your Monthly Payment* |
|--|---------------------------|-----------------------|
| \$15,000                                     | \$ 8,300                  | \$101                 |
| \$17,500                                     | \$ 9,600                  | \$116                 |
| \$20,000                                     | \$11,000                  | \$133                 |
| \$22,500                                     | \$12,500                  | \$152                 |
| \$25,000                                     | \$13,500                  | \$164                 |
| \$27,500                                     | \$15,000                  | \$182                 |
| \$30,000                                     | \$16,000                  | \$194                 |
| \$32,500                                     | \$18,000                  | \$218                 |
| \$35,000                                     | \$19,000                  | \$231                 |
| \$37,500                                     | \$20,600                  | \$250                 |
| \$40,000                                     | \$22,000                  | \$267                 |
| \$42,500                                     | \$23,000                  | \$279                 |
| \$45,000                                     | \$24,000                  | \$291                 |
| \$50,000                                     | \$27,000                  | \$328                 |
| \$55,000                                     | \$30,000                  | \$364                 |
| \$60,000                                     | \$33,000                  | \$400                 |

\*The figures are approximate and are based on a 8% interest rate and a 10 year repayment term. Variable rate Federal Stafford Loans are capped at 8.25%.

See back for Occupation Salaries

Courtesy of US Bank

The only problem is their new loans can no longer be combined with the old at the low rate.

Some advantages to consolidation are you can put all your loans into one, providing one monthly payment. Extended repayment periods can go from

12 to 30 years depending upon the size of the debt, which results in lower monthly payment.

Disadvantages include higher interest costs. An extended repayment period increases the total interest costs. Consolidated loans could offer

fewer deferment options and you will lose any forgiveness eligibility you may have on your Perkins, NDSL and Nursing Loans.

"Yeah, the trend says the interest rates will stay low, but who knows," said Nickles.

Before jumping into loans or consolidating the ones you have now before graduation, remember that the highest the rates will ever be is 8.25 percent. There are also other ways to manage and minimize your debt. Some of these ideas you can get from your financial aid office.

Find any financial aid that may not have to be repaid, such as grants, scholarships, and work-study. Draw up a budget for yourself while you are in school, and stick to it. Estimate your future income to determine what you will be able to pay each month after you graduate. Be realistic! Be inquisitive; make sure you ask all the questions necessary to get the facts about each loan. Read the promissory note before signing. Limit what you borrow. You may not need every loan out there.

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