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Tutu stops potentially violent confrontation

DAVEYTON, South Africa Standing alone between white police and hundreds of angry young blacks Tuesday, Bishop Desmond Tutu de-fused an explosive confrontation uring a funeral for a young girl in his black township. But violence ntinued elsewhere.

In the township of Brandfort, po-ce fired rubber bullets and tear gas to the home of Winnie Mandela, of the imprisoned leader of outh Africa's outlawed African National Congress. Seven gasoline bombs were found in the home, police said

Mandela was visiting Johannes-burg at the time. Her lawyer, Ish-mail Ayob, reported that her 20-month-old grandchild had been in the house and could not immediately be found after the raid. Police said later that they had established that the child had not been in the house, but the lawyer couldn't be reached for comment on that.

A statement from police head-

officers pursuing a crowd that had stoned police and hurled a fire bomb, attacked the Mandela home. Police said they arrested 19 men and 11 women who were in Mandela's

Police reported widespread un-rest in townships near the Indian Ocean port of Durban, where a lead-ing black woman civil rights lawyer was slain by unknown attackers on Thursday. In one incident, a black policeman fired on a crowd attack-

ing his home in Kwamashu township and shot to death one man, police

In Daveyton, Tutu, winner of the 1984 Nobel Peace Prize, persuaded a crowd of about 1,000 not to embark on a banned march to the graveside of a teen-age girl who had been killed by police. And he negotiated with police chiefs to provide buses for mourners to attend the burial.

The diminutive black Anglican

bishop argued with police.

Dozens of army and police ar-

mored personnel carriers rolled into Daveyton, 40 miles from Johannes-burg, early Tuesday. Troops ringed the township and blocked off nearly every main street leading to the dead

Last week the white-minority government banned mass funerals, marches, and political speeches and banners. The new restrictions tightened the state of emergency pro-

An initial crowd of 150 gathered in a tattered tent near the home of 16-year-old Elizabeth Kumalo, shot to death by police along with two other girls and a young man after another victim's funeral July 24.

As mourners pressed round the wooden coffin, Tutu lived up to his pledge to ignore the ban on political preaching, and declared, "Know that God will lead us all out of this

Shuttle returns with treasure for researchers

EDWARDS AIR FORCE BASE, Calif. — Challenger sailed smoothly back to Earth on Tuesday, its seven astronauts bearing a scientific treasure trove gathered during a voyage that began precariously but ended in

The 100-ton shuttle streaked across the California coastline, passed over Los Angeles with window-rattling sonic booms, spiraled down to Edwards Air Force Base and landed in a cloud of dust on the Mojave Desert lake bed runway.

Technicians stood by to remove the heat sensors from Challenger's

main rocket engines as soon as possible after landing.

Jess Moore, NASA's associate administrator for spaceflight, said the sensors will be analyzed to determine if they were responsible, as believed for the premute shutdown lieved, for the premature shutdown of a rocket engine during last Monday's launch, an event that created the shuttle's first launch crisis.

"We'll be looking very hard at the sensors," Moore said. "As we learn, we'll phase it back into the program and try to avoid this sort of thing from happening.'

Despite the problems, said Moore, Challenger's mission "returned a wealth of information.

"In fact," he said, "this may be the most important scienific mission that the shuttle has flown."

Challenger's \$75 million array of 13 science instruments focused on

The astronauts collected thousands of photographs and 45 hours of video tape and filled 230 miles of data tape as they worked around the

the sun, the stars and on the Earth's

ionosphere to collect 1.25 trillion bits

clock in two 12-hour shifts. The crew included five scientists

- geophysicist Tony England, astronomer Karl Henize, solar physicist Loran Acton, physician Story Musgrave and astrophysicist John-David Bartoe. Helping Mission Com-mander Gordon Fullerton fly the craft was pilot Roy Bridges.

Engineers pinned the launch problem on the sensors rather than the engines themselves and National Aeronautics and Space Adminstration officials were eager to verify that analysis, so the shuttle Discovery can be launched Aug. 24 as planned

NASA is so confident that Challenger's launch problem was caused by the sensors that Discovery was rolled out to the launch pad Monday night. Its engines are equipped with new, redesigned sensors.

The mission's collection of science data will give scientists unique views of the universe and may shape fundamental theories on its formation.

A solar instrument measured hesun. Scientists said the data could help prove some elements of the "big bang" theory, which proposes that the universe began with a massive explosion.

Other solar instruments studied sunspots, the surface eruptions that can disrupt communications and electric power transmission on

A free-flying satellite gathered data on the ionosphere, the radio wave-reflecting layer of the atmosphere formed of charged particles,

or plasma. Two telescopes studied distant star fields, gathering information in the infrared and x-ray spectrum. The infrared instrument also discovered a cloud of heat radiation that seemed to follow Challenger around



Cindy Hood, a mechanical engineering major, sits in the cockpit of a miniature F-16 fighter plane. The Air Force designed the plane for parades and recruiting drives like the one held at Rudder Tower luesday. Hood is participating in the Air Force College Senior En-

ginering Program. As an incentive, the program helps seniors pay tuition in exchange for a promise to serve after graduation. The miniature plane won't quite reach the speeds of the real thing, it's powered

Funeral directors argue over bodies

Storm didn't appear to faze pilot

GRAPEVINE - The pilot of Delta Air Lines Flight 191 appeared nconcerned about a thunderstorm e passed through just before the mbo jet crashed short of a landing t Dallas-Fort Worth International Airport, a federal investigator said

"We're in the rain; it feels good," the pilot was heard to say on tapes from the cockpit voice recorder recovered from the demolished aircraft, said Patrick Bursley, a member of the National Transportation Safety Board.

Investigators have said they believed that wind shear, a violent blast of air from a thunderstorm, may have contributed to the crash.

Bursley said the NTSB's operations group would reconvene in Atlanta next week to review Delta's pilot training program, which he said

as Dallas-area funeral home owners squabbled over division of the corpses from the crash.

by a lawn mower engine.

The investigator said the pilot was told to cut speed to 150 knots on his approach. Bursley said the order to cut speed was "not a crisis maneuver" and was merely precautionary.

A group of about 20 business Investigators Tuesday continued - owners charged racism and favor-

examining recordings and wreckage itism in the distribution of bodies to

"We're not demanding anything," said Nat Clark, a Dallas funeral home owner. "We just want our share. It's greed on the part of a few owners, flat greed."

The group says the president of a mostly white funeral home association deliberately left them off a list of homes authorized to prepare and transport the bodies of crash victims.

IRS asked to help collect defaulted student loans

WASHINGTON - Faced with billions of dollars in defaults on student loans, the government said Tuesday it is resorting to "the ultimate trump card" to collect — the Internal Revenue Serv-

Education Secretary William J Bennett said his department is asking the IRS to withhold tax refunds for 1 million defaulters on start paying their debts.

Another 1 million borrowers will get notices from state agencies warning that they will be denied federal tax refunds next year unless they make good on their

"I think it's going to be without a doubt the most successful thing we've ever done to recover defaulted loans," said Richard Hastings, director of debt collection

Department officials say former undergraduate and graduate students have defaulted on \$3 billion in low-interest loans subsidized by the federal government under the Guaranteed Student Loan program. Another \$1.1 billion has been defaulted in the National Direct Student Loan program of low-interest loans to students through their schools.

All those in default are now out of school, and while some may not be working, most are earning money and "basically are making economic decisions" not to repay the low-interest loans, Hastings

Bennett said in a statement that notices will be mailed to those in default beginning this Saturday. Defaulters will have 60 days to begin repayment or to work out a plan for payment.

Federal GSL default rate could go up By JERRY OSLIN

Staff Writer The default rate for federally sponsored guaranteed student loans is a relatively low 4.4 percent but will probably get higher in the next five years, says Texas A&M's assistant director of student financial aid.

Al Bormann, who has been with A&M's financial aid office for 19 years, says the expected passing of a more restrictive loan policy by the federal government will force the default rate to go up.

"There has been talk that the policies of the program will be changed by 1986-87 and if they are, it will be a more restrictive type of program,' he says. "If the new loan qualifications are based on a strong, need-based system, then the lower-to-mid-dle income families are the main recipients. If the student from these families can't meet his obligation, then he will probably default because chances are his parents don't have the resources either.

Bormann says the current national default rate is mainly the result of the generous loan policy during the Carter administration.

"The loans that are in payout right now are those people who received their loans during the Carter administration," he says. "At that time it was open ended and it didn't make any difference as to what the family income was. A student would receive a government-subsidized student loan.

The low default figures you are seeing now is probably because the majority of the borrowers that are paying off their loans now are probably out of the middle to upper income families. If the student can't pay off the obligation, then mother and dad will because they have the liquidity.

Bormann says students from middle and upper income families applied for GSL's so their families could keep their money in high-in-

terest investments.
"Some middle and upper income families would use GSL's to pay for their kid's school so they would not have to liquidate their CD's or other investments," he says. "They would let the commercial lender loan them the money at a low interest rate and then pay off the obligation when the student graduated. I think a lot of

these obligations were paid off by middle and upper income families and not the student."

Bormann says the federal crackdown on defaulted borrowers has contributed to the current low default rate, but the rate would go up despite that.
"Regardless of the collection ef-

fort, you will probably see a rising default rate because the makeup of the clientele is different," he says.

He says the national default rate of 18 to 20 percent several years ago was a result of a loan policy that helped the very needy and excluded higher income families.

Bormann says the government might decide to change GSL policy by basing its interest rate on the interest the federal government offers

on treasury bills. "Either the loan policy will be based completely on a needs test or they may decide to use a program similar to that in the health professions area," he says, "where the interest would be based on T-bill rates plus 3.5 percent added on.

The interest rate on T-bills was 21 percent several years ago, Bormann says. The current interest rate on

If the interst rate on GSL's was

tied to the T-bill rate, Bormann says, the total educational debt owed by graduating students would be enor-

"With a 15 year payout on a loan of \$13,000 at 12.5 percent, the payback at the end of that 15 years would be \$144,000," he says. "So if you borrowed \$50,000 to \$60,000, you would end up paying almost half a million dollars in educational

Bormann says he is especially con-cerned with the cost of medical care in the future.

"There are a lot of medical schools in the country, though Texas A&M isn't one, where the students are graduating with \$60,000 to \$80,000 debts," he says. "What if the average doctor owed \$80,000 right out of medical school? The consumer would end up paying for it. Your doctor bills and insurance bills and health care bills would be enor-