

Opinion

The Battalion

(USPS 045 360)

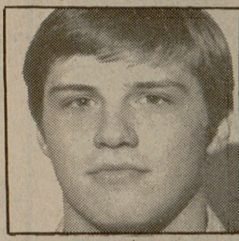
Member of
Texas Press Association
Southwest Journalism Conference

The Battalion Editorial Board

Loren Steffy, Editor
Marybeth Rohsner, Managing Editor
Mike Sullivan, Opinion Page Editor
Jens Koepke, City Editor
Jeanne Isenberg, Sue Krenek, News Editors
Homer Jacobs, Sports Editor
Tom Ownbey, Photo Editor

Editorial Policy
The Battalion is a non-profit, self-supporting newspaper operated as a community service to Texas A&M and Bryan-College Station.
Opinions expressed in *The Battalion* are those of the editorial board or the author, and do not necessarily represent the opinions of Texas A&M administrators, faculty or the Board of Regents.
The Battalion also serves as a laboratory newspaper for students in reporting, editing and photography classes within the Department of Journalism.
The Battalion is published Monday through Friday during Texas A&M regular semesters, except for holiday and examination periods.
Mail subscriptions are \$17.44 per semester, \$34.62 per school year and \$36.44 per full year. Advertising rates furnished on request.
Our address: *The Battalion*, Department of Journalism, Texas A&M University, College Station, TX 77843-4111.
Second class postage paid at College Station, TX 77843.
POSTMASTER: Send address changes to *The Battalion*, Department of Journalism, Texas A&M University, College Station TX 77843-4111.

Income-contingent loans are a long-term disaster



Loren Steffy

While Southern Methodist University is undergoing the NCAA-mandated demise of its football program, college students across the country are in danger of suffering a slower and more painful death penalty.

In an effort to curb federal spending on student loans without increasing the burden placed on the borrowers, the Reagan Administration has proposed tying student loan repayments to the borrowers' post-graduation incomes. Students who get lower-income jobs would have more time to pay off college debts than those who land higher-paying jobs. The government would no longer have to subsidize interest rates and, theoretically, defaults would decrease if payments were easier to make.

So everybody's happy, right? Students can once again afford to be journalists and teachers because they'll get a break on paying their debts. And the government can save money. But, like most things that sound to good to be true, so-called Income-Contingent Loans are.

The idea first was proposed by economist Milton Friedman 40 years ago, but the same problems that plagued the plan then still exist today. During the 1970s, Duke and Yale tried programs similar to the one the administration is proposing. Both failed.

There are several problems inherent to fixing loan repayments to income. First, depending on income, it could take a lifetime to pay back a loan. As interest rates increase, low-income borrowers could wind up paying three

times as much as the original amount of the loan.

Students planning to have children had better plan on high-paying jobs, lest they be repaying their own college debts at the same time they are funding their children's college education.

From a student standpoint, the only way to afford a self-funded college education under the new loan program is the same as it is now — get a high-paying job or file for Chapter 11.

At best, the ICLs are a poor transaction. Students would be expected to commit to loan agreements with no idea what payments will have to be made. The administration seems to feel that the ICL program is the only way for the government to continue higher education assistance, but it doesn't take a high school diploma to see that the ICLs are a bad investment.

The ICLs won't make it easier on colleges, either. In fact, in an attempt to save the government money, the administration simply is shifting the expenses onto the backs of colleges and universities. Colleges would be required to keep track of former students' debts and collect the yearly payments. In addition, salaries would have to be monitored, and university collection agencies would have to acquire copies of alumni's tax forms.

Under the ICL program, students would be required to pay between 5.75 percent and 9 percent of their after-tax income. Under the current Guaranteed Student Loan Program, students average only about 5 percent.

Secretary of Education William J. Bennett has lauded the new program as "the single greatest advancement in student aid in over a decade." The administration apparently agrees. It's asking Congress to appropriate \$600 million for ICLs in fiscal 1988.

The administration justifies the program's shortcomings by saying taxpayers shouldn't have "to dig deeper into their pockets" and that students should start paying their own way through school.

Such an appeal to the American ethic sounds wonderful. But even the most self-centered taxpayer must realize that a well-educated society is beneficial to all. Educating America's youth should be a societal concern — a capital investment in the future brainstock of the nation.

The same taxpayers the government says are tired of paying for college loans — the "taxicab driver and the steelworker" as Deputy Under Secretary of Education Bruce M. Carnes refers to them — pay school taxes in their local communities, even if they don't have children in school, to ensure that all members of the community are provided with an equal quality education.

For that matter, taxicab drivers and steelworkers may be relying on student loans to fund their children's college education. If those children relied on cash fares alone, college might not be achievable — even with ICLs.

The administration's motives for creating the ICL program had the interests of both the government and the students in mind. But somewhere in all the student-loan-revamping furor, the student aspect was lost. Saving money, any cost was the only concern that remained.

By comparison, SMU is lucky. The "death penalty" levied against its football program was administered with an abrupt press conference. Students may find it difficult to deal with their loss but in the long run it will be far less painful than the financial strangulation they have been sentenced to by the Reagan administration.

Loren Steffy is a journalism graduate and editor for *The Battalion*.

Bail out of jet vow

Since taking office six weeks ago, Bill Clements has made a habit of breaking campaign promises. While taxpayers may not appreciate the governor reneging on his vow not to raise taxes, his determination to sell the gubernatorial jet is one promise that needs breaking.

The jet, a Mitsubishi Diamond 1A, was purchased by the state for former Gov. Mark White to replace a 20-year-old Grumman G-1. While many question the luxuries built into the Diamond 1, its operating costs are less than the Grumman's.

At the moment, however, the jet is little more than a hangar filler. Few other state agencies rent the jet because the state has other aircraft that cost much less and work just as well. So, given Clements' aversion to the plane, his vow to sell it seems like the best course of action.

It's no secret that the plane is a frill that our financially traumatized state could do without. After all, if future governors want a plane, they can settle for one of the less luxurious — but just as efficient — Beechcraft King Air 200 propeller-driven planes the state owns. In a time of budget crises, the governor does not always have to fly first-class.

Clements decision to purge the state of such overly affluent transportation is admirable. Unfortunately, the plane that cost the state \$3.1 million in 1984 is now worth only about \$800,000.

Taking into account hangar and maintenance costs, it's still cheaper for the state to keep the Diamond 1A. Given the descent of the Texas economy, adhering to Clements campaign promise to sell it only would make the worst of a bad situation.

As long as the state is stuck with what Texas Republican Party Chairman George Strake calls "a fully loaded Cadillac with deluxe accessories," Clements may as well get our money's worth out of it. So far, the governor has paid little heed to his own promises. He shouldn't start with the jet.

Dancing on the ceiling

Each time I visit lovely Savannah, Ga., I recall the spring of 1963 when I was here, a boy of 16, and the azaleas were in bloom. I was a member of the Key Club at my high school. I don't recall exactly what being in the Key Club involved, but I was a member of it and felt accepted and that makes growing up a lot easier. They held a state Key Club convention in Savannah that year, and I went. Some of us bought some beer and drank it in our hotel rooms.



Lewis Grizzard

We also went to one of the convention meetings out of curiosity and a boy from Atlanta, who wore thick glasses and pants that were too short, gave a speech on the importance of being good representatives of our schools, communities, and parents while we were out of town.

I felt a little guilty about the beer, but the feeling soon passed. Our Key Club sweetheart also went to the state convention that year. Every Key Club chapter had a sweetheart. I'm not sure why that was, either, but it made sense 24 years ago. Our sweetheart had red hair and I was in love with her. Our principal knew what he was doing when he made her stay in a different hotel than the boys in our group. I had tried to get somewhere with our sweetheart before, but I always stammered and looked down at my feet a lot when I tried to talk to her.

Normally, I never said a lot of "oh's" and "ah's" and "you know's" in conversation, but when I tried to talk to our red-headed sweetheart, I always sounded like a baseball player being interviewed on TV.

"I, uh, ah, you know, I, you know, I, uh, you know . . ." I would begin, and by that time she and her red hair would be looking for somebody without an apparent speech impediment. But there was that one glorious time in Savannah at the state Key Club convention. There was a dance contest, and you don't have to talk when you dance.

Members drew straws to see who would get to dance with our sweetheart in the contest.

I won. There were maybe 50 couples entered in the contest. The band played "Stay," by Maurice Williams and the Zou-

diacs. My partner and I were one of four finalists. And then there was only one other couple to challenge us.

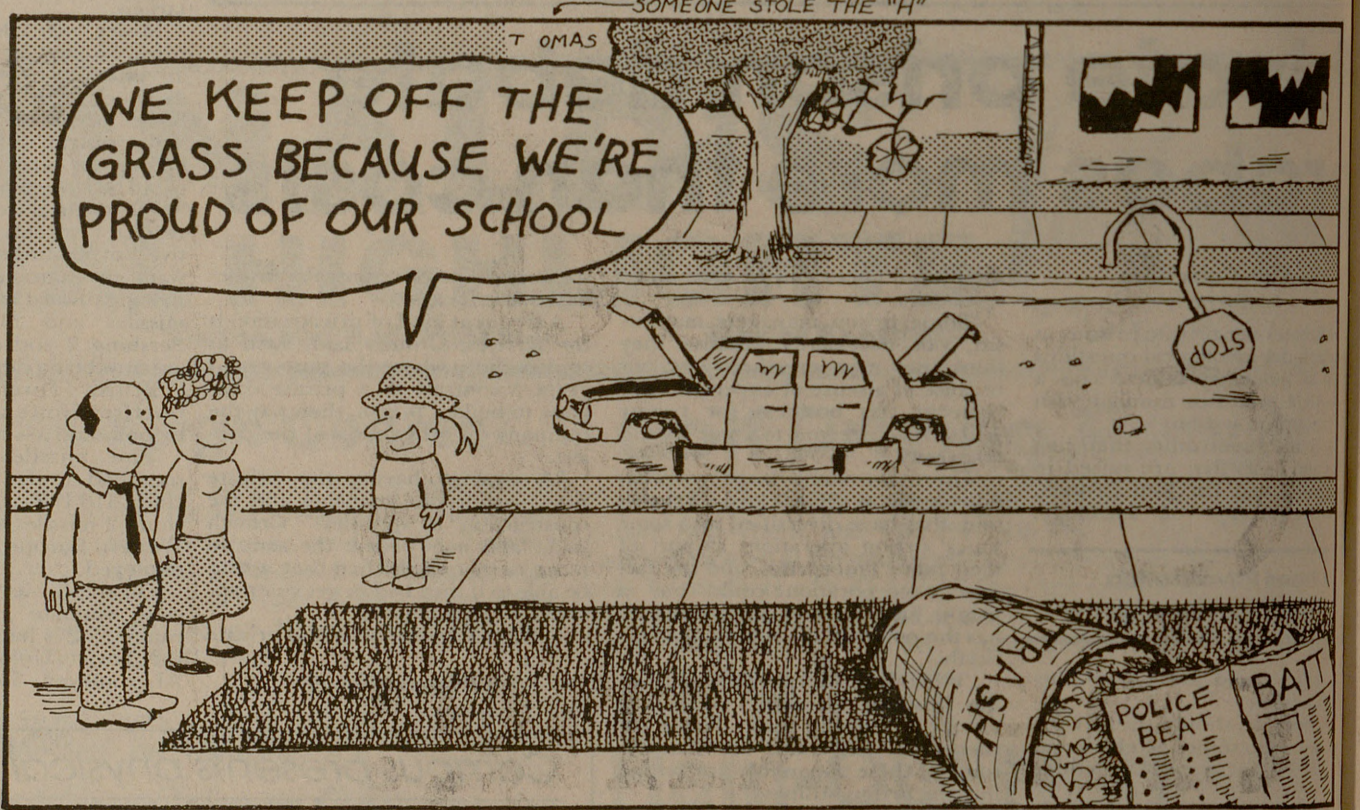
My feet were winged and I was rhythm and grace, elegance and style, and I didn't sweat nearly as much as I usually did when I danced.

We won the dance contest, and somebody took a picture of us kissing on the mouth while holding our trophies. I may have felt that good two other times. There isn't very much more to this story; I continued to make a fool of myself when I tried to talk to our sweetheart later, and she married somebody else and so did I.

But I still have my trophy and I still smile gently when I think of her, the dance contest, and the spring of 1963 when I was in Savannah, a boy of 16, and the azaleas were in bloom.

P.S.: Our principal passed on several years ago, so I don't think I'm going to get in any trouble for telling the part about the beer.

Copyright 1986, Cowles Syndicate



Mail Call

Take five

EDITOR:

I finally agree with a Mike Sullivan column, almost. Obviously, the residents of Walton's E ramp were treated unjustly and their eviction will probably not accomplish Jay Lemons' stated objective, that being "to provide a living environment that is supportive to the academic mission of this University." What I quarrel with are Sullivan's continuous, unprovoked jabs at the Corps of Cadets. He says, "There are approximately 2,000 cadets living in an environment far more threatening to academics than that of E ramp." Of course, Sullivan would have no way of validly supporting this claim. Sullivan has made it abundantly clear that the Corps average grade point average fell short of that attained by the civilian populace last semester. However, he continues to overlook the fact that precisely the opposite was true exactly one semester before. The Corps does have strong academics as one of its major goals and has proven that it is an attainable one. Sullivan can also be assured that no Corps dorm resident advisor is in danger of being assaulted by fellow residents.

Sullivan, we are all Aggies and we love our school. Please give us a break.

Jeffrey H. Reeves '88

Blind Batts

EDITOR:

Once again *The Battalion* editorial staff has blindly leaped forward to take up the plight of the "helpless." In Wednesday's column by Mike Sullivan, Walton Hall's E-rampers were defended with a most amazing collection of biased information. Claiming E-ramp's behavior to be typical for college kids, Sullivan forgot to include in his list of atrocities the physical abuse of a resident adviser, ripping a water fountain off the wall, the deliberate flooding of an entire ramp and a number of broken windows and light bulbs. This is all reminiscent of my sixth-grade physical education class.

Investigating the possibility of increased patrolling of Walton Hall by the campus police, I was informed by Bob Wiatt that "an effort to spread our staff any thinner would be preposterous." Even if an officer could be provided, would this slow the vandalism or make the E-ramp's game more fun?

Further perusal of Sullivan's column exposes an apparent contradiction — perhaps the product of careless writing. Claiming that dorms aren't conducive to the success of the academically minded, he later noted that E ramp had 10 people with grade

point ratios of 3.0 or better. Obviously, somebody is doing some good. The academic problem is the other 22 students with GPR's of 2.9 or less. Is their average still respectable enough to be compared to the rest of A&M's sub-3.0 students?

Texas A&M's solution to a Catch-22 situation separated the real troublemakers while taking care not to punish the innocent. Of those who chose to move off campus, rents were happily refunded and clean bills of conduct were cited for many to aid them in making the transition to off-campus housing.

The Battalion has managed to make heroes out of a group that no Walton resident will be sorry to see leave. In the words of one ramp's yell, "Hey, E ramp! It's been real."

Bennie Matusek
Walton Hall vice president

Editor's Note: The column did not condone the activities of E-ramp residents. It merely questioned the validity of the reasoning behind student affair's solution to the problem.

Letters to the editor should not exceed 300 words in length. The editorial staff reserves the right to edit letters for style and length, but will make every effort to maintain the author's intent. Each letter must be signed and must include the classification, address and telephone number of the writer.