

Running from responsibility

Faulty money management burdens students, government

Residents of Austin and Baltimore are about to find out Uncle Sam's pockets need a little cleaning back.

Students jacking their student-loan payments after graduation, like Jimmy Hoffa from Meadowlands construction workers, will soon have to pay up following a recent government initiative. It was only a matter of time before the U.S. government realized its generosity was being taken advantage of by students who abused the system and decided to send them to "sleep with the fishes."

Perhaps the problem with overdue loan accounts lies in the government's approach to handing out money.

Changes are needed to the student-loan system, a system in which abuses lead to debts former students do not want to begin paying.

The cost of higher education in the United States is rising at a much higher rate than inflation, and student loans are often the only answer for students who have the motivation but not the financial means to attend college.

In a move which should have been considered long ago, the U.S. Department of Education



JEFF WEBB

and Treasury has targeted the cities of Austin and Baltimore for a campaign of television and radio ads intended to increase awareness of the need to repay student loans and clear away the massive debt.

The two cities were picked because they have large numbers of college-aged adults with outstanding student loans.

According to the U.S. Department of Education and Treasury, almost 26,000 Austin residents owe money for student loans responsible for \$128 million in loan debts, while 88,000 Baltimore residents owe \$294 million.

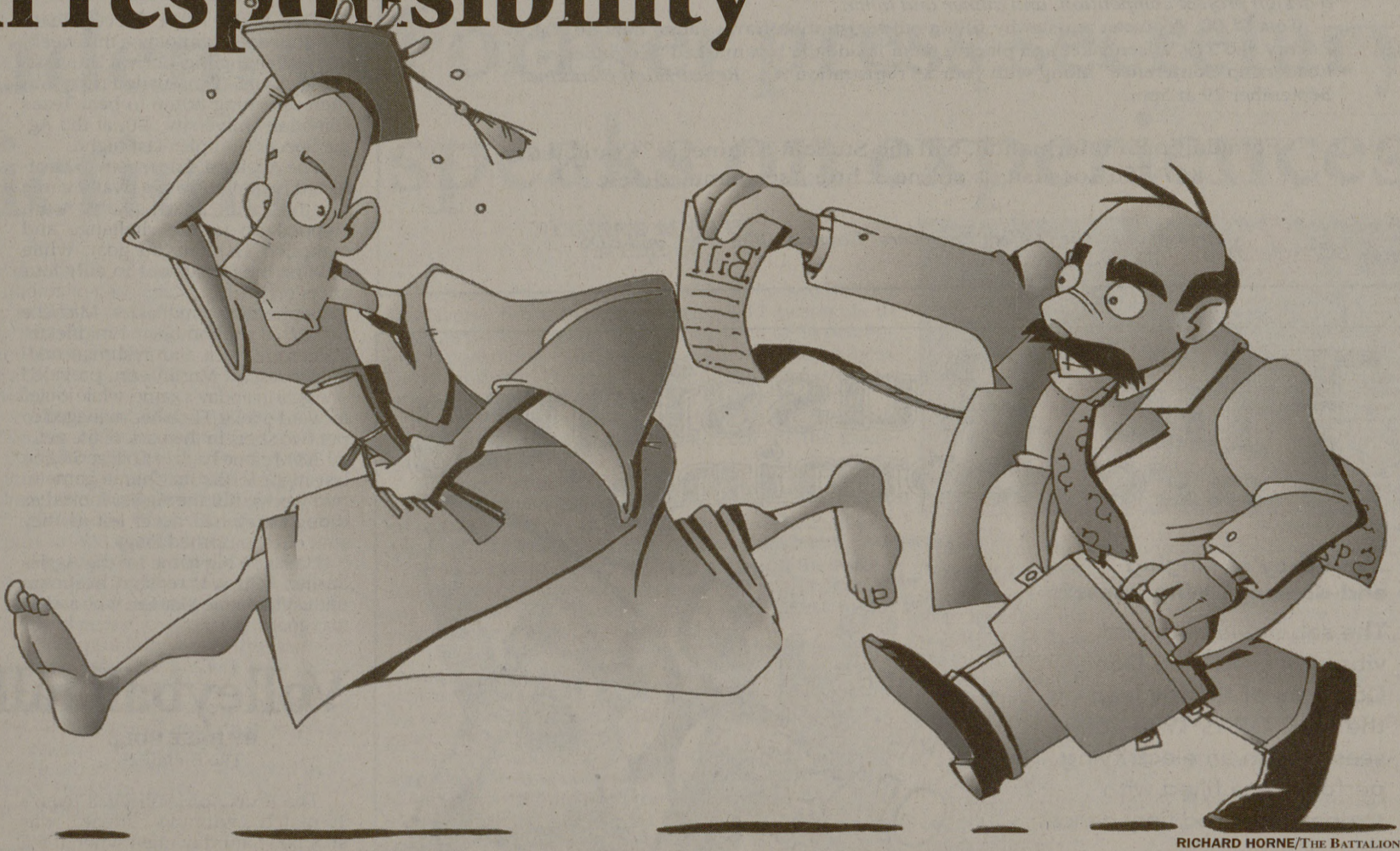
To avoid such widespread loan abuse in the future, a preventative change is needed to the system.

To ensure money is being funneled to the right sources, students who apply for a loan to cover school costs should have their bills for room, board, books and tuition sent directly to the government for payment.

This guarantees the money will go toward students' college educations, while new DVD players will have to wait.

The government's crackdown on loan-dodgers is a result of too many mismanaged accounts.

Too many students abuse the privilege of loans and use them to pay for parking tickets and non-academic matters, sometimes not even graduating. These students are too immature to realize



RICHARD HORNE/THE BATTALION

that money comes with a price — prompt payment, with interest, after graduation. Even students who take out loans and graduate often find themselves beginning their new lives with large debts hanging over their head.

America is not seeing a good return on its investment when

students who take out loans must be hunted down for repayment. This extra cost is not factored into loan debt.

There is more than \$24 billion in unpaid student loans in the United States, accounting for almost 14 percent of the total \$300 billion the government has doled

out in loans since 1966, the year student loans began. More than half (about 54 percent) of 18- to 24-year-olds in the United States still live at home with their parents, due in large part to the rising costs of higher education, stagnation of wages and the increase in housing costs.

However, with a better approach to management of student loans, some students who have the will but not the way can go to college and get a degree. Surely, burdened parents everywhere would agree.

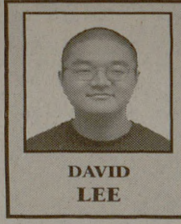
Jeff Webb is a senior journalism major.

Surplus goes bust

When it comes to budgeting, the U.S. Congress is the equivalent of a freshman with a credit card.

A person cannot spend money they do not have. This past summer, the Republican-controlled Congress spat out about the federal government's budgetary surplus being sizable enough to warrant tax cuts.

However, there is one tiny flaw with this argument: The surplus does not exist. Congress' claim that the federal government will amass a \$3 trillion budgetary surplus within the next 10 years is a pipe dream — nothing more than a ruse to appease the deficit-weary American public.



DAVID LEE

The Republican plan has the potential of inflating the stock market even further, sending unstable economic growth through the roof.

This would counteract the Federal Reserve Board's attempts to slow down the runaway economy, forcing them to raise interest rates.

This potential series of events would mirror eerily actions taken during in "Reaganomics" era of the 1980s. Despite objections from financial analysts, Congress is making tax-cut legislation a priority.

Republicans pushed through a \$792 billion tax cut last week that primarily rewards the rich and corporations. President Clinton promptly vetoed the bill, saying "it is wrong for Medicare, wrong for Social Security, wrong for education and wrong for the economy."

As reported by CNN, Clinton asserts that "At a time when America is moving in the right direction, this bill would turn us back to the failed policies of the past."

Federal Reserve Chair Alan Greenspan recognizes this parallel and spent the summer imploring Congress not to take any further legislative action.

Congress should use some common sense and revert to its frugal ways.

The existence of any surplus at this point is based on creative accounting, misguided forecasting and mass quantities of spin-doctoring.

Instead of giving away money that may or may not materialize, Congress should use some common sense and revert to its frugal ways.

The accrual of a \$3 trillion surplus within 10 years is laughable. The White House's Office of Management and Budget (OMB) and the Congressional Budget Office (CBO) have laid out an improbable set of circumstances to achieve this surplus.

First, they assume the current economic prosperity will roll forward, uninterrupted, for the next 10 years. It does not take John Maynard Keynes to figure out this is an unrealistic forecast.

Macroeconomic trends rarely go along with such irrational forecasts. Also, the OMB and CBO assume Congress will be able to continue its slash-and-burn approach to downsizing the federal budget for the next 10 years.

If sizable cuts do not occur at a constant rate the budgetary surplus shrinks exponentially.

The Center on Budget and Policy Priorities concludes that if Congress is able to maintain its spending at present parameters, the \$3 trillion surplus will in reality be a mere \$112 billion.

Not surprisingly, even that amount is in danger of disappearing, as Congress ended up overspending by \$21 billion last year and \$30 billion this year.

Considering these startling facts, ramifications of any federal tax cut would be horrendous.

With Clinton's veto, the spin doctors of the Republican Party wasted no time in tearing into the president, portraying him as the bad guy.

Senate Majority Leader Trent Lott, R-Miss., said, "I regret the president has stolen this tax cut from working American families."

"I say shame on the president for turning his back on the people," Rep. J.C. Watts, R-Okla., said. "If we can't give American people some of their money back in an economy like this, when can we give them their money back?"

As the saying goes, the road to hell is paved with good intentions. And while its intentions are somewhat admirable, Congress is being irresponsible and downright reckless by supporting this legislation.

It is putting its own political motives ahead of the interests of the American people.

It is safe to say that American people are happy with the way the economy is humming along currently.

A tax break would be nice, but it is not required. There is absolutely no need to rock the boat and feel generous. If something is not broken, do not try to fix it.

David Lee is a junior economics major.

MAIL CALL

"CARPOOL" a helpful service

I would like to congratulate CARPOOL (Caring Aggies "R" Protecting Over Our Lives) founder Jeff Schiefelbein and his staff on an incredible job.

They have seen their vision through to fruition and worked hard to make CARPOOL a success. CARPOOL volunteers truly care about the safety of other

Aggies, giving unselfishly of their time and efforts to making sure that others make it home safely.

This is the best idea I have ever encountered. I encourage everyone to take advantage of this service.

Thank you to those who make it all possible. CARPOOL and its members are an incredible display of Aggie spirit.

Tania Fongemie
Class of '00

The Battalion encourages letters to the editor. Letters must be 300 words or less and include the author's name, class and phone number.

The opinion editor reserves the right to edit letters for length, style, and accuracy. Letters may be submitted in person at 013 Reed McDonald with a valid student ID. Letters may also be mailed to:

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Hate literature uses faulty logic to entrap readers in racist views

A certain respect must be granted to writers of hate literature.

Admittedly, their ideas and values are repugnant, but they do an amazing job making it sound reasonable.

Unwary readers can quickly find themselves sucked into a world of white supremacy. Respect should be granted for a job well done, even a job that should not be done.

However, the unwary must be made aware of the wool being pulled over their eyes or they will fall prey to the evils of prejudice and bigotry.

Hate literature employs three basic strategies to lure in the ignorant and incautious. The first strategy employed is the "chain of reasonable statements."

Much like the "Wheel of Fortune," where almost every segment awards money and only two are "Bankrupt" spaces, the "chain of reasonable statements" is a long list of seemingly reasonable statements anyone would agree with.

The last link in the chain, however, is the "Bankrupt" space, the hook yanked and set in the crawl of any reader not alert to the goals of the insidious writer at work.

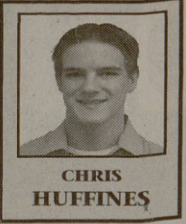
For example, a recent pamphlet littered across campus attempts to explain how convicted Jasper killer John King came out of prison with his racist views.

King was a nice boy before he went to prison — a reasonable statement.

King hated African-Americans after he came out of prison, apparently because of his exposure to racist prison gangs. Again, these sound reasonable.

Then comes the hook. The pamphlet says King actually came out of prison a racist because he was exposed to "the reality of Black nature," not because of his membership in a prison gang.

This unexpected statement is sure to hook readers, if for no other reason than curiosity.



CHRIS HUFFINES

The pamphlet goes on to explain that the "reality of Black nature" includes homosexual rape, government apathy and racial inferiority.

According to the pamphlet, racist gangs are merely looking out for good, genteel whites.

These last assertions are obviously bigoted, but the "chain of reasonable statements" has already hooked readers by the time they read them.

The second strategy of bigots is known as a false dichotomy, forcing listeners to choose between two options when there are many more available — if one is not A, one must be B.

Unwary readers can quickly find themselves sucked into the world of white supremacy.

A recent example of a false dichotomy used at Texas A&M was the firestorm following the comments at last year's Bonfire by former A&M football player Dan Campbell.

Whatever the appropriateness of Campbell's comments, the University's response was pretty reasonable.

But when Westboro Baptist Church of Topeka, Kan., began its hate campaign against gays and A&M, it entered the arena of hate literature.

Westboro's press release stated, "[Texas A&M] President [Ray M.] Bowen and [A&M football] coach [R.C.] Slocum made Dan Campbell grovel before the fags because he exercised his First Amendment free-speech right. Dan Campbell showed cowardice and weakness yielding to fag pressure."

While this statement is revolting to those not blinded by hate, it does serve the illustrate a point. Westboro obviously believes any organization not engaged in its quixotic quest to purge the earth of homosexuals "has allowed fags to take it over."

With this strategy, there is no middle ground.

There is no gray area. Listeners are forced to choose between stances against Westboro, an obviously unattractive alternative given Westboro's tendency to berate them, or with Westboro, which will support the listener and treat him or her well.

For weak-willed listeners or those who feel friendless, even an approach as heavy-handed as Westboro's can be effective.

This strategy is eerily effective when employed in a less flamboyant manner. All the writer has to do is get the reader to agree he or she is not A, then introduce the false dichotomy.

The reader is not A, therefore he or she must be B.

And all too often, B is hatred, bigotry and prejudice.

The final strategy used by bigots could be titled "We're Just Looking Out For Ourselves."

This strategy is effective not because it pulls people into prejudice but because it makes prejudice seem almost reasonable.

What could be wrong with defending oneself?

The problem is that no one is attacking the hate writers, physically or less tangibly. What is there to defend against?

To create a threat, hate writers inflate the dangers of an excess of society, a favorite being political correctness.

Like McCarthy and the Communists, bigots blow a minor issue out of proportion to justify the groundless "defense" of their rights.

By putting on a white hat and trying to convince everyone that they are defending themselves, hate writers can get away with advocating terrible things in the name of defense.

Especially given America's less-than-exemplary treatment of such groups as Germans, Nisei and Native Americans, it is not surprising that this strategy works.

The price of freedom is eternal vigilance — vigilance needed to guard against the hatred of people who do not want to learn the truth.

Chris Huffines is a senior speech communication major.