



HERMES

The weekly student newspaper of Dana College, Blair, Nebraska

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April 10, 1992

Direct Loans to Students

An Idea Whose Time has (Finally) Come?

by Terry W. Hartle and Joseph C. Kusnan

The federal government's Guaranteed Student Loan program started modestly. Begun in 1965, Guaranteed Student Loans (GSLs) were intended as a financial resource of last resort to promote access to post-secondary education—after family contribution, grants, scholarships, and work-study monies.

Twenty-five years later, GSLs are a principal source of financing for post-secondary education. Four out of five student-loan dollars come from this program. In the 1991-92 academic year, almost \$12 billion was lent to over three million students. More than 13,000 lending institutions, 55 guaranteed agencies, 50 secondary markets, and untold servicers and collection agencies are currently involved in the GSL program.

Not surprisingly, this complex program has also become cumbersome. As a result, both Congress and the executive branch are now considering a new system, as part of the reauthorization of the Higher Education Act.

In the current system, called the Stafford program, private lenders are given a subsidy—set a 3.25 percentage points above the 91-day Treasury bill rate—to make loans to students using private capital. Loans are insured against default by a guarantee agency, and reinsured by the federal gov-

ernment. Students repay the bank at a fixed rate (now an initial eight percent, rising to 10 percent after four years) after leaving school. Eliminate Middlemen

If a student defaults, the lender tries to collect what is owed. If it cannot, the guarantee agency pays off the lender and tries to collect from the student. If the guarantee agency cannot get the loan into repayment, it turns the loan over to the federal government, which tries to recover the money.

The new direct-loan program would eliminate the subsidies and most of the middlemen. The federal government would give money directly to post-secondary institutions, which in turn would lend it to the students. Schools would send the students' promissory

"Due to the complexity of the Stafford program, it is almost impossible to determine who is responsible for the debt"

□ Hartle and Kusnan

notes to the U.S. Department of Education, which would service and collect loans either by itself or by contract with private collection agencies.

Program Dissatisfaction

Student-loan defaults cost the federal government at least \$3.5 billion this year. Due to the complexity of the Stafford program, it is almost impossible to determine who is responsible for the debt. In a direct-loan program, where only colleges and the U.S. Department of Education are involved, federal government would be responsible.

A direct-loan program with application

Bartels Receives Award

Outstanding German Teacher

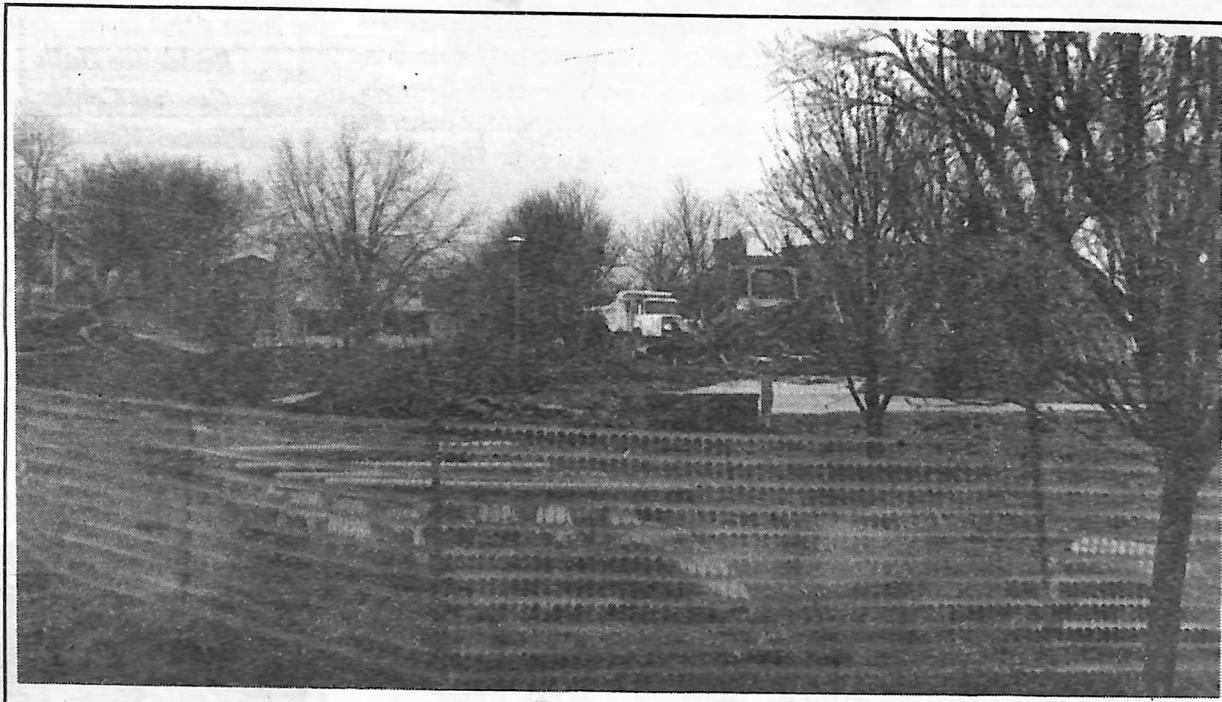
Dr. Sybille Bartels received the 1992 Outstanding German Teacher Award, at the Nebraska Foreign Language Associations Spring Conference, in Kearney, March 21.

The award was given by the Nebraska Association of Teachers of German. Dr. Bartels is an Associate Professor of German here at Dana College.

Criteria for the selection process of this award includes service to the state as an active member of the German Teacher Association, evidence of effective language and culture teaching, involvement in learning opportunities for the larger community, initiation of new or unique programs, and provision of international opportunities for Nebraska students.



Adam Lippincott runs to first after he hit for Dana on Tuesday night against UNO.



by Sara E. Olson

The Site Becomes More Clear

Members of the Weitz Construction company of Omaha and Des Moines clear the land where the replacement building will be built.

originating at the school and with a single collection point would simplify the program for students and their families. There would be one application, an end to lender solicitations to attract business, and no more selling of loans so that students lose track of who they must repay.

Since the federal government would have more direct control over the program, it would be easier to identify unscrupulous schools and keep them out of the program. In addition, having all collections handled by the federal government should make it easier to experiment with flexible repayment schedules, low-income insurance, and income-contingent repayments, all of which become increasingly important as student borrowing increases.

Federal Borrowing

A direct-loan program would require \$10 to \$12 billion a year in federal borrowing. This additional borrowing would be added

to the existing federal budget deficit and would increase interest on the national debt. At some point in the future, student-loan repayments would offset federal borrowing costs, but it is easy to imagine the federal government incurring debt of \$100 to \$125 before significant repayments begin.

The Department of Education estimates that at least 650 new full-time staff or contractor personnel would be needed to administer a new direct-loan program. Staff salaries alone could cost up to \$52 million over the first five years, with total administrative costs projected at \$1.6 billion.

A direct-loan program would increase the financial risk to the federal government. Currently the federal government can, under some circumstances, refuse to honor a claim for reinsurance, or reduce the amount of money it pays to a guarantee agency because of a failure to handle

the loan properly. It also reduces payments to guarantee agencies with excessive default rates.

If the Department of Education is responsible for collections, however, the federal government would also be responsible for the entire cost of student-loan defaults.

Should the federal government try a direct-loan approach or not? The Bush Administration, which initially looked favorably on the idea as a possible cost-saving measure, considered transforming GSL into a direct-loan program in its 1992 budget proposal, then backed away from the idea. But influential members of Congress remain interested in the approach.

Editor's Note: This article was originally published in the Nov./Dec. 1991 issue of Change magazine. Since its publication, Congress has pushed the Higher Education Act through its preliminary stages toward passage. President Bush still threatens veto.

Dana Hosts Math and Science Conference

For the second year in a row, Dana College has been selected to serve as the host institution for the Nebraska Conference to Improve Mathematics and Science Education at the Holiday Inn Central in Omaha August 17-18.

The two day conference is designed to bring together educators from across the state to learn new methods of instruction for mathematics and science in grades K-8.

The participants will study and receive hands-on experience in a variety of creative subjects including robotics, effective use of telecommunications in the classroom, biology, chemistry and micro-based computers.

Some of the most innovative teachers of science and mathematics in the region will

present a variety of workshops and at least two nationally known authorities will highlight current perspectives on the need for science and mathematics reform.

Funding for the conference is provided by a grant from the Dwight D. Eisenhower Mathematics and Science Improvement Funds administered by the Nebraska Coordinating Commission for Post-secondary Education.

The curriculum for the conferences was created by a steering committee headed by Dana College faculty members Dr. Kay Ferguson, Assistant Professor of Education and Psychology; and Dr. Bernard Matthies, Professor of education and Psychology and acting Vice president for Academic Affairs.

According to Dr. Ferguson, this year's

conference will have an international focus. "We will be looking at various models used in education in countries from around the world and we will study the question of why other countries' educational systems seem to be working better than ours in terms of math and science education."

Dr. Ferguson added that this is a wonderful opportunity to enhance the skills of teachers of mathematics and science throughout the state. "We are encouraging as many teachers to attend as possible," said Dr. Ferguson, "and as an incentive we're offering free lodging, meals and registration to those who register early."

For those who cannot attend, part of the conference will be broadcast via satellite across the state and will be available on PSInet, NEblink and INTERNet.

American Youth Hostels

Can Open Your Door to Unknown Worlds

Press Release from AYH

You can get the most value for your travel dollars this summer with a membership card from American Youth Hostels.

If you like to visit new places, meet new people, keep your travel plans flexible-but your cost low - AYH can open doors for you at some of the least expensive, most dynamic and informative travel facilities in the world. Explore the world or the USA without spending a fortune.

You'll find hostels just about everywhere, nearly 6,000 in 70 countries worldwide, with more than 200 in the USA. They are located in cities and villages, in national and state parks, near hiking and cycling trails, on seashores and in the mountains - in places you want to visit.

Spend the night in any one of 70 medieval castles in Germany, a former royal residence in London, a Swiss chalet, or an environmental habitat in Australia's tropical rain forest. In the USA, relax in a light-house on the California coast, go mountain biking from a former dude ranch in Colorado's Rocky Mountains, or explore the "Big Apple" from a historic landmark building in New York City.

Hostels are dormitory-style accommodations with separate quarters for male and females, self-serve kitchens (to keep your travel cost even lower), dining areas and common rooms for relaxing and meeting other interesting travelers from around the world.

Today's hostels provide small dorm rooms, modern facilities, daytime hours, advance reservations, and a wide variety of free and low-cost recreational, environmental and cultural programs. Overnight fees at Hostelling International hostel are a bargain, ranging between \$7-10 a night.

By joining American Youth Hostels you'll be welcomed at nearly 6,000 International Youth Hostel Federation (IYHF) facilities in 70 countries - the largest network of accommodations in the world - soon to be known as Hostelling International with the signature Blue Triangle.

The AYH membership card is valid for a full year from purchase, and you'll receive a free copy of "Hostelling North America: A Guide to Hostels in Canada and the United States." It's filled with information on where to go, what to see and do, special hostel programs and area discounts.

For a free information brochure and AYH membership application, contact:

Hostelling International
American Youth Hostels
Dept. 481, P.O. Box 37613,
Washington, D.C. 20013-7613,
(202) 783-6161.

American Youth Hostels is a not-for-profit corporation dedicated to helping all, but especially young people, gain a greater understanding of the world and its people.

Are you interested in working on campus next year?

If so, you must arrange to interview for job openings!

•Interviews will run APRIL 6-15•

Job descriptions will be posted on the Financial Aid Bulletin Boards in:

Residence Halls
Campus Center
Pioneer Memorial

Pick up an application form at the switchboard or the Business Office today!

You must interview even if you want to continue in the same position you have this year.

If you do not complete this process, you may not be placed in a position.

**Support the
baseball
and
softball teams
this week.**

**Teams either of them
play this week are:**
Nebraska Wesleyan
Doane
Peru State
Midland

The Hermes will not be published next week, April 17, since there will be no school. The Hermes will be published again on April 24. Have a safe break!

Dana's 1st Annual

Komanawana'lieu

Saturday, April 11

11 a.m. Coed Sand Volleyball Tourney

1:30 p.m. Limbo and Hula Hoop Contest
(by sand volleyball court)

2:30 p.m. Record & CD Throwing Contest
(by sand volleyball court)

4 p.m. Barbeque: FREE for students, faculty and staff, \$4 guests
(by sand volleyball court)

7 p.m. KDCV Lip Sync Contest
has been cancelled

10 p.m. Dance in Argo Lobby

Dana College Baroque Chamber Ensemble and Dana Piano Duo

Thursday, April 23, 7:30 p.m. in the Neve Room of M.F.A.C.

The Baroque Chamber Ensemble will perform music of Telemann and Handel

The Dana Piano Duo

Alan Brandes and Clare Cowing

will play music of the renowned Johann Sebastian Bach.

HUM Credit

FERNGULLY

THE LAST RAINFOREST

Twentieth Century Fox's feature-length animated musical fantasy "FernGully...The Last Rainforest" opened **NATION-WIDE ON FRIDAY, APRIL 10, 1992.** "FernGully" takes place in a secret world touched by magic and surrounded by adventure. Now the only human who has ever been there is going to have to fight to save it. "FernGully" is "G" rated and runs 76 minutes.

Quote of the week

"The way some people find fault, you would think that there was a reward."
--Unknown

Mom says: Was **THAT** room really worth it?

Calendar of Events

for the week of April 10-16

Exhibit in Parnassus: "The Age of the Cathedral"

Friday	Saturday	Sunday	Monday	Tuesday	Wednesday	Thursday
10 a.m. Chapel, Rev. Roger Mackey, Coordinator of Lutheran Metropolitan Ministries of Omaha; PM 318 Softball, NIAC Tournament	1 p.m. Baseball at Nebraska Wesleyan Softball, NIAC Tournament	1 p.m. Baseball, Doane at Dana	10 a.m. Chapel, Pastor Doug Kings; PM 318 5 p.m. Softball, Peru State at Dana	3:30 p.m. American Music Recital, Neve Room 5 p.m. Softball, Nebr. Wesleyan at Dana 7:30 p.m. Open Forum on Relationships, Jan and Richard Potter, Linden Room	10 a.m. Chapel, Liesa Montag-Siegal, Director of Learning Resource Center; PM 318 7 p.m. Wynema Morris presentation on American Indian Culture, Blue Room	10 a.m. Faculty Coffee, Presidents Room 3 p.m. Baseball, Midland at Dana

Stress: Stretching the Rubber Band

Suzanne Kehm, M.A., Dean of Educational Services at the Methodist College of Allied Health in Omaha will present..

"Turning Stress Into Success"

Wed. April 22 at 7 p.m. in the Linden Room.

Without some stress, people would not get much done. The extra burst of adrenaline that helps you finish your paper, win at sports, or meet any other challenge is positive stress. Like a rubber band, positive stress helps us stay useful. Negative stress snaps the band. What are signs of too much negative stress?

Here are some hints:

- Problems eating or sleeping
- Increased use of alcohol
- Increased boredom and fatigue
- Increased procrastination
- Becoming anxious over unimportant events
- Frequent sickness

Learn how to "Turn Stress Into Success" on April 22.

Dana Alumni Invited to Dinner-Theatre at Omaha's Firehouse

Dana College alumni living in Blair are invited to join members of the faculty and staff and the Alumni Council at a Council-sponsored dinner- theatre at 6:30 p.m. Saturday, April 25, at the Firehouse in Omaha's Old Market. The play is Neil Simon's "Barefoot in the Park."

For ticket information and to make reservations, call Alumni Director Ann George at 426-7235.

Nurse's Notes...

Survey Results Coming In

I'm impressed! Many of the questionnaires that were sent out about educational programs sponsored by Health Services are coming back.

People do come to voice their opinions!

When all the results are in, a summary will be published in the Hermes.

Already I am seeing that some of the "bugs" that need to be worked out, like doing a better job at advertising.

This is appreciated. If you have not sent yours back, do so soon. I am looking forward to your response.

Support your intramurals teams! Let us know when your games are, and we will take photos for the paper! Call X-7566!



Kristy Jesse comes in with the third run in the Lady Vikings 4-2 win over Wayne State

Mr. Scott Gray will emcee a live show on KDCV.

Mr. Dan Travaille will be the guest speaker.

The topic for the show is intervisitation rules on the Dana Campus.

Listeners are invited to call in.

The program is scheduled for Wednesday, April 15 at 8 p.m.



Dragon's Head Weekly Specials

Mon. - Fri. 8 a.m.-3:30 p.m. and 7 p.m.-9 p.m.

Monday

Egg salad with chips or grilled cheese

Tomato soup

Tuesday

Reuben and chips

Wednesday

Spaghetti and small salad with tomato wedge

Garlic bread

Thursday

Ham and beans with cornbread

Friday

Stuffed tomato with tuna salad

Would you like to be a sports writer for the Hermes? There can't be any stories without YOU!

CLASSIFIEDS

Advertise in Hermes. Only \$2.50 for the first 30 words and .05 for each additional word. Call 402-426-7328, or write Hermes, Box 1086, Dana College, Blair, Nebraska 68008

Hermes Staff needs writers. If you are interested drop a line in campus mail, box 1086 to Sara and Dixie.

Blair Area Churches

Assembly of God

1432 Washington

Worship-10:30 a.m. Sunday

First Christian Church

205 South 20th

Worship-10:30 a.m. and 5 p.m. Sunday

Church of Christ

615 South 13th

Worship-10:30 a.m. and 5 p.m. Sunday

Congregational Church

(United Church of Christ)

16th and Colfax

Worship-11 a.m. Sunday

Country Bible Church

1 1/2 miles N. on Hwy 75 and

1/2 mile E. of Blair

Worship-9:30 a.m. Sunday

Episcopal Church-St. Mary's

1734 Grant

Worship-9 a.m. Sunday

First Lutheran Church-ELCA

2146 Wright

Worship-8:30 a.m. and 11 a.m. Sunday

St. Francis Borgia Catholic Church

20th and Davis

Masses-5 p.m. Saturday, 8 a.m. and 10 a.m. Sunday

Trinity Lutheran Church-Missouri Synod

141 South 20th

Worship-8 a.m. and 10:30 a.m. Sunday

United Methodist Church-First

1656 Colfax

Worship-9:30 a.m. and 11 a.m. Sunday

What Do We Want?

by Matt Plowman

Art Editor

A lot of people, including myself, argue a lot of who is to be our new leaders. Many argue on personal questions, others debate the issues at hand. But what I think we need to do is to ask who we are as Americans?

Are we going to be a people so engrossed in supreme individual rights that we control, with civilians able to buy assault weapons? Or, are we going to be a people so apprehensive that we limit individual rights, that we change constitutional issues. For example, would it be a fair trade off if we set laws restricting abortion, and amend the Constitution that not everyone has the right to bear arms (public authorities and National Guard only)? If we are going to set only a few exceptions for abortion (rape, incest, mother's medical condition, etc.), should we not set only a few exceptions on arms (hunting rifles only, one meter length, specific caliber limitations)? If we are to force abortion-seekers to notify parents and wait, could we not force gun-seekers to notify authorities (criminal check) and wait? This is only one issue of the hypocrisies we need to iron out of our society, while thinking about the leaders we want to run it.

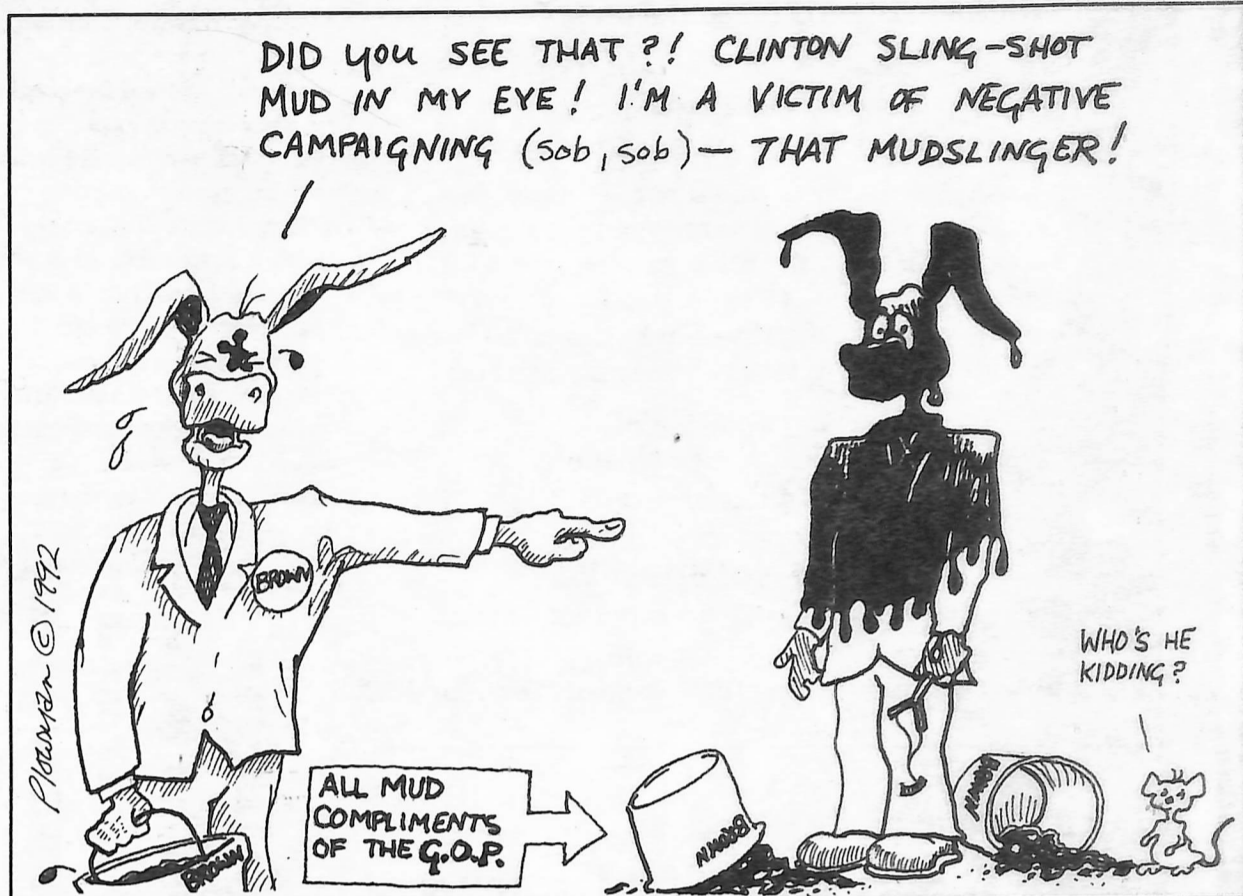
We were somehow willing to defend Kuwait, a tiny oil nation, with billions of dollars in cost and American blood spent; and yet not other tiny defenseless nations who don't have the oil resources. Then the

question comes up also: why didn't we run up the United Nation's baby blue world flag (since we acting upon UN resolutions), but instead put Old Glory on the line? Are we going to be a reactionary nation of crusades? That's exactly what the Arabs are playing on--some of the Libyan unrest last week (sacking Western embassies). Qaddafi said the U.S. was forcing Christianity on them. Are we going to work on global efforts or try doing everything ourselves (leaving ourselves open to reactions such as this)?

Are we going to scream about tax relief, with a nearly \$4 trillion debt; or are we going to take very liberal measures of tax reform, positioning the weight of it on those who can best afford it in these times of trouble? Not that a new tax system has to be set in stone, but at least until this country is back on its feet from the Reagan-Bush "charge-now-pay-later" policies of the '80s. Later is here. We need the wealthy to get patriotic now for a time. The middle-class has been Atlas long enough holding the economy on its shoulders. On the other hand, welfare needs to be revamped so that the unfortunate can truly get help in helping themselves--not just on for a ride. We need to rebuild a work ethic, the Japanese have taught us that lately.

This is only the beginning. I've questioned our intentions in only one issue in the judicial, foreign policy, and domestic.

Politooons by Plowman



We haven't even touched environmental or others. But to keep this message short and to the point, nearly impossible for me I realize, is that we need to question where we want this country to go and reduce our hypocrisy before we ask ourselves who we need to lead us. Bush wants to keep it as is, Clinton wants to employ a very comprehensive strategy of policies--but argue with him only on personal questions. Can we

afford that?

Just for a moment, whether Democrat or Republican, pull yourself out of your partisanship and beliefs. Objectively question yourself what you think this country needs to do, and consistently. Look at the leaders who are thoroughly providing that. Then replace your beliefs, and how it reacts. Go beyond headlines, propaganda, and personal attack. Don't be shallow.

A World To Be Proud Of--NOT!

by Kurt James

Editorialist

Imagine a world without pain and suffering. What? A world without pain and suffering? What would happen to the media and lawyers, not to mention people that thrive on getting kicks out of being better than all the rest of the world? Well, maybe our world could be a cool place to live in, instead of this rat race that doesn't take time to reassure us that all human beings have attributes that are good.

Not trying to sound like a pessimist, but let's face it, nobody talks about good things that have happened. Nor do people express feelings of admiration, acceptance or content. It is far easier to criticize and blame rather than to say a kind word. Possibly some might be wondering is this writer for real. *#@* yeah this writer is for real.

Is it not true that our world seems to be a planet of turmoil and distrust? Or does it reflect a "Little House on the Prairie" type utopia. I don't think so. Why is it that so many people thrive on putting others down? Possibly they are so little themselves that there is nothing else they can do to be better, or at least think they are

better than others.

Take time out to think when was the last time you told someone you were glad to have them as a friend. Create in your mind the last time you gave a compliment or kind word to another human, unless you knew you could gain something in return. Sort of hard isn't it? Yeah, now you realize this writer is for real, don't ya.

This world we live in could be a much better place if all could just put the brakes on for a while and come to understand that it doesn't matter if you're on top. Because in the end you can't be on top forever. Even worse, on top of what, a world that has seen the like of crucifixions, the Holocaust and the atomic bomb? Gee, can I be proud of that? I think not.

In this time of so called depression and of course the election race, people are going to be expressing to our peers and us that they can create change in what has become a stagnate pool called Earth. But the real change has to come from all of us. It can't be left in the hands of others. It definitely can't be held in the hands of

politicians, because they are still in the mindset of trying to be "on top."

In this world we live in, we criticize other races, other sexes, stoners and even religious leaders. But does anyone stop to think what they can do to put an end to all of this negativity? Possibly it could start with you. All it would take would be an open mind and a warmer heart. Realizing that it may get you nowhere in this era of "post me generation." But maybe, just maybe, others have the same ideals of possibly living in a world that one is proud to be a part of. There is strength in numbers. If most all people could proclaim a world that Ghandi, Dr. Martin Luther King, Malcom X or Sir Thomas More did, it would be a much better place.

Creating a global community of people that cared for each other rather than condemning them sounds like a "utopia" doesn't it? Yeah, it sure does. And what's the matter with that? Sure people of our era could probably find something wrong with it. And that is exactly my point!

Where are your relationships headed?

Richard and Jan Potter will present an open forum on relationships. They will explore different types of relationships.

Learn how past interactions with parents, friends, and lovers can affect the direction your relationships are headed today.

**Tuesday, April 14,
7:30 p.m.**

in the Linden Room

Learn more about yourself and the people who surround you.

Wynema Morris

Presentation on

American Indian Culture

**Wed. April 15
7 p.m.
Blue Room**

LARP is almost over!!

HERMES

Hermes is written and published by students of the Dana College Communication-Print Media Department on Fridays during the fall and spring academic year. Content of the paper is developed independently of the student government, faculty, and administration, and does not reflect the policies of those groups. Opinions expressed in *Hermes* are not necessarily those of the editors, college or the college community.

Hermes welcomes letters to the editor expressing all original points of view. *Hermes* reserves the right to edit all letters according to space availability. All letters must include the author's name and address. Under certain circumstances *Hermes* may respect requests to have names omitted at time of publishing.

Readers are encouraged to submit story ideas and comments by phoning (402) 426-7328, or via Box 1086, Dana College, Blair, NE 68008. The office is located in room 111 North Holling Hall. Submissions must be received by noon Wednesday to be printed in the weekly issue.

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Advisers: Dr. John M. Nielsen, Joan Bucy

Have YOU heard the news about the cruise?
Pay attention to details about the upcoming event!