

# Daily Nebraskan

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University of Nebraska-Lincoln

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**Weather:** Partly sunny skies and warmer today with a high of 17 (-8C). Cloudy and cold tonight with a low of -1 (-18C). Wednesday partly cloudy and warmer with a high of 19 (-7C).

Bob Brubacher/Daily Nebraskan

**NETV caters to its viewers...Page 10**

**More injuries slow wrestlers...Page 8**



Richard Wright/Daily Nebraskan

Snowy weather kept many students "behind bars" Monday as biting temperatures dipped below zero. The National Weather Service predicted that as many as 4 inches would fall as of Monday afternoon.

## Not paying loan may be expensive

By Gene Gentrup  
Senior Reporter

June 30, 1983.

In the long run, neglecting to repay student loans could be more costly than expected, according to a UNL financial aid adviser.

What happens if you fail to pay back your loans?

Sharon Kennedy said if students do not pay back their NDSL's, a collection agency will be hired to collect it from them. If this is necessary, she said, the student also must pay the collection fee charged by the agency. Failure to pay the fee will enable the university to determine whether the loan still is in default. Collection fees range anywhere from \$8 to \$500, she said.

Kennedy said loan collectors may defer payments for students claiming a hardship case, usually disabled students. Students who decide to teach in a school that serves the handicapped, low-income or visually impaired, can have their outstanding loans canceled. Students who return to school also will have their loans deferred.

Kennedy said a default is defined as a "failure of a borrower to make an installment when due or failure to comply with terms on a promissory note that the student has signed."

Twenty-seven lawsuits recently were filed against Nebraska residents who have defaulted on their student loans.

The lawsuits, which total more than \$69,000 in unpaid loans, were filed last month by the U.S. attorney's office as part of a nationwide effort to collect 15,000 defaulted loans, which had been guaranteed or insured by the federal Department of Education.

Kennedy said some cases do end up in court, but "when they do, it is just to get the amount the person owes."

"We have a pretty successful collecting rate," she said.

Kennedy said as of June 30, 1984, 2.92 percent of UNL students with outstanding loans defaulted on their loans. This is down from 3.4 percent on

U.S. Attorney Ron Lahners said he expects more than 100 more student default suits this spring. He said about 2,800 to 2,900 suits are filed each year in Nebraska.

He said his agency's debt collection unit will give highest priority to the loan default lawsuits.

"I have advised my staff to use every available resource to ensure maximum recovery for the government," he said.

Lahners said all the students are capable of repaying their loans but most have neglected paying them.

Nancy Wiederspan, vice president of Nebraska Higher Education Loan Programs, said Nebraska HELP, which works primarily with guaranteed student loans, expects to "buy" between \$60 and \$70 million in student loans from institutions that use the money to provide more student loans. This method provides "liquidity" for the lending institutions, she said.

If a student does not repay a student loan, Wiederspan said HELP will contact that person and request immediate repayment. If the borrower does not pay within seven months of that notice, HELP will "file for a claim" and turn it over to its own collecting agency, the Higher Education Assistance Foundation.

"They act immediately," Wiederspan said. "They figure we've been trying to get this loan repaid for a long time; and we have, so they get in contact with that individual as soon as possible. If he doesn't pay right away, they penalize him."

Wiederspan said the case is then usually taken to court if not settled, and the borrower could face a \$500 fine.

Lahners said that all the students have been notified about the lawsuits and that the only replies so far have been from students who have questioned what to do next.

The Department of Education is referring student loan defaults to U.S. attorneys under a program by the Office of Management and the Budget.

## Osborne to have elective surgery for heart bypass

Nebraska football coach Tom Osborne announced Monday morning that he will undergo heart bypass surgery today at Lincoln's Bryan Memorial Hospital.

Osborne said he had elected to have surgery to correct a partial blockage of one coronary artery and that he expects "to return 100 percent in a few weeks."

"I could have put this off or gone on medication, but I felt it best to have the bypass and be assured of returning to a full, active life," Osborne said.

The Husker coach said he "had not suffered a heart attack, nor had he suffered any heart damage."

"This is strictly elective surgery and is being done for preventative purposes," he said. "The doctors tell me I can expect to be out of the hospital in four or five days and be recovered 100 percent for spring

practice.

"I have no intention of slowing down in my coaching duties or of getting out of the coaching profession. In fact, I'm having the surgery so that I can continue coaching as I have in the past without any worries," Osborne said.

Osborne said that during the past couple of months when he jogged he had detected some tightness in his chest, and a thorough examination revealed the partially blocked artery.

"I expect to continue an active life, including jogging," he said.

Osborne requested that friends and fans not send letters, cards or flowers to him in the hospital.

"I really appreciate their loyalty, support and concern," he said. "But having to answer a lot of mail and write thank-yous will present a recovery problem. So I'd rather people did not write or send flowers."



## Legislature Briefs

● The Legislature voted 39-0 Monday to advance a bill that would maintain current agricultural land values and give the Revenue Committee more time to devise a permanent tax system.

The Revenue Committee considered several property tax relief measures last week but forwarded only LB30. Sen. David Landis of Lincoln was selected to lead a task force that will consider the proposed plans and make a recommendation in about a month.

● Sen. Marge Higgins of Omaha showed that some legislators have self-control at a recent Miscellaneous Subjects Committee hearing when she gave a candy bar to Sen. Bernice Labeck of

Omaha. At Thursday's committee meeting on a bill that would allow video lottery machines in Nebraska, a man who said he had lost \$10,000 to the machines said he could resist betting on horse races, but not playing the electronic lottery. The machines were banned effective Jan. 1, so the addiction ended, but he said he didn't know if he could ignore the games if the Legislature made them legal again.

Higgins told him the Legislature could not give him self-control.

"I have a thing about Snickers candy bars," Higgins said, "but I'm not so crazy about Mars (candy bars). I'm not

going to ask the state to outlaw Snickers."

Sen. Rex Haberman, acting chairman of the committee, gave Higgins a Snickers bar at Friday's hearing. Labeck, a Snickers fan herself, wrote a note to Higgins asking for half of the bar. A page returned with the whole bar, but Labeck said she ate only half of it and returned the rest.

Does this indicate a new spirit of compromise for Higgins?

"You don't compromise with Marge Higgins," Labeck said. "You ask very politely...even for half of her candy bar."

## Flu epidemic demands caution

By Tim Baughn  
Staff Reporter

Christmas trips coupled with winter months spent huddled indoors mean an increase in common cold and flu sufferers, according to a UNL health official.

Dr. Gerald Fleischli, medical director of the University Health Center, said people catch more colds in the winter months because they stay indoors more — in warm rooms that are like breeding grounds for germs.

"Over Christmas break, people pick up exotic germs from all over, and pass them around when they get back," he said. Because of different incubation periods for viruses, colds and flus hit their peak about one month after break — right about now.

The United States currently is in a flu epidemic — a warning signal which, when coupled with the likelihood of outbreaks locally at this time, calls for extra caution. The national Centers for Disease Control said there were 790 influenza and pneumonia deaths re-

ported in the nation's major cities for the week ending Jan. 26.

Junior Tim Burke said he got his cold after riding his scooter at 4 a.m. in sub-zero temperatures. As a result of life in the scooter lane, he has a runny nose, stuffed-up head, sore throat and wobbly knees.

Burke, an advertising major, bought a box of Kleenex to combat his cold. His family physician told him to drink lots of liquids and stay off the "damn scooter."

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