

Editorial

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Loan legislation UNL has few defaulters

Congress this season will look at a way to revamp the country's student loan programs. If passed, the proposal would prompt universities and colleges to re-examine the way they distribute loans.

Fortunately, UNL doesn't have a record of high loan default, and probably wouldn't be affected by the amendment. Other universities, however, could be greatly affected.

The amendment to the Higher Education Act of 1985, sponsored by Rep. William Goodling, R-Penn., would give more power to state agencies that distribute federal loans to universities and colleges. Under current law, colleges can find another agency to get federal funding from if they are dropped because of high loan-default rates. Goodling's amendment, however, would prohibit other loan agencies from serving an institution that has been dropped. The secretary of education would, in turn, have to approve any agency's decision to drop an institution.

The amendment represents congressional concern about an increasing number of student loan defaulters — students who don't repay their loans. Nationally, almost 8 percent of students who take out loans eventually default on them.

UNL has no such problem. Don Aripoli, UNL director of Scholarships and Financial Aid, says UNL has a default rate of about 3 percent. He attributes

that low figure to Nebraskans' debt consciousness and honesty. In addition, most UNL students come from small towns where there are pressures to take care of financial obligations, he said.

But it's a different story for smaller schools, which often have higher loan-default rates. An article in the Chronicle of Higher Education said smaller colleges would be affected by the amendment because their student populations consist mainly of low-income students — which makes those schools a financial risk for loan agencies. Some worry that the amendment would discriminate against people other than middle-class students attending four-year institutions, the Chronicle said.

Before dropping a school from its loan program, an agency would have to consider several factors, the Chronicle said, including the school's decision-making process on loan distribution and the availability of loan-repayment information to students.

UNL has little to worry about in this area as well. Aripoli said when UNL students sign up for the loans, they are told what their repayment responsibilities are.

The Goodling amendment, whether Congress passes it or not, should make colleges sit back and examine the efficiency of their loan programs — something very important in these days of expensive education.

Power switch

Law aimed at reducing deficit

Last week, Mayor Roland Luedtke said Lincoln will not escape feeling the impact of the Gramm-Rudman deficit reduction law.

Luedtke estimated that Lincoln could directly lose more than \$1 million and face other more indirect effects. In response to federal cutbacks, Luedtke predicted that higher city property taxes and/or service cuts will be needed.

Lincoln residents should accept local tax increases with little grumbling because one major purpose of laws such as Gramm-Rudman is to shift the level of government responsibility to the local level. Thus local spending should not be expected to remain at the same level, let alone decrease, in response to Reagan's "New Federalism" policy.

In cutting back on certain federal programs, the national government isn't saying the nation doesn't need such programs. Rather, the federal government is saying these programs can better be implemented at the state or local level.

The advantage of local implementation and administration is that policies can be tailored to the specific needs of the local area.

Rather than bemoaning the loss of Big Brother's heavy hand

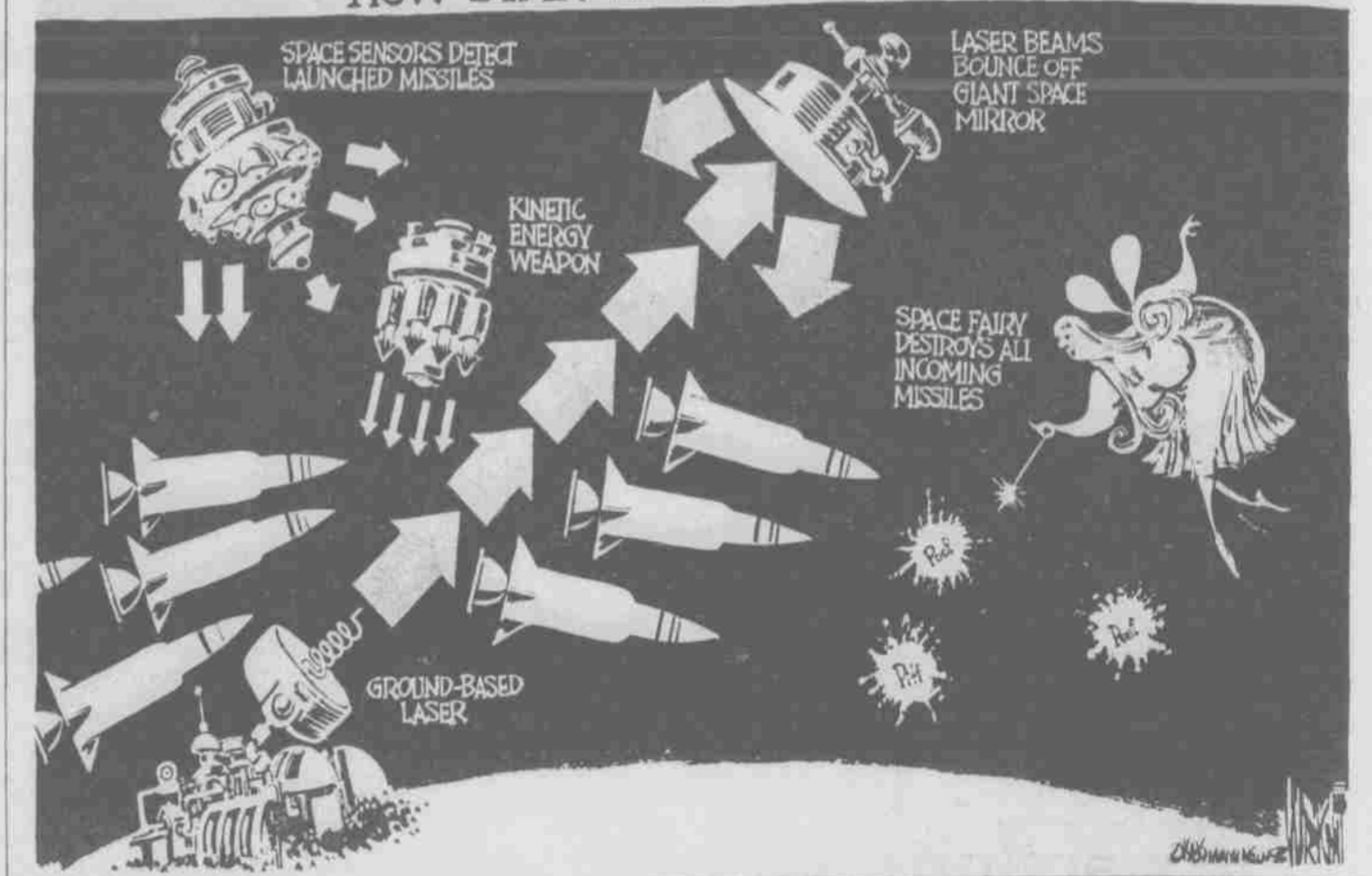
and paternalistic policy pampering, Lincolnites should eagerly exploit the advantage of the increase in local responsibility and power. They should emphasize creative and imaginative ways of responding to the needs of the community in light of the federal cutbacks. Obviously, cities need more revenue to adequately pursue these needed policies.

In defending the then-proposed U.S. Constitution in Federalist Paper No. 46, James Madison argued against the view that the national government and state governments were rivals, isolated from one another. Madison said federal and state governments simply were different manifestations of the public will, each with its own complementary powers and purposes.

In recent elections, the American people have given strong indication that the balance of power has shifted too greatly toward Washington and that some restructuring of state-federal roles is required.

In the re-emphasis of real federalism, Lincoln residents should orient themselves toward the local impact of our desired national policy. They should give Luedtke a vote of confidence to take necessary steps to lead Lincoln into a new era of municipal responsibility.

HOW STAR WARS WILL WORK



Dr. King deserves his day

He brought us closer to 'liberty and justice for all'

Anybody here seen my old friend Martin? Can you tell me where he's gone? He freed a lot of people, but it seems the good, they die young. I just looked around, and he was gone.

—Dion

On April 4, 1968, James Earl Ray pulled the trigger of a high-powered rifle, and the most ardent proponent of non-violence since Gandhi died — as is so often the case with champions of peace — most violently. I was a 12-year-old Southerner living in northeast Arkansas, and the only thing I can remember about that day was the sighs of relief and even expressions of joy that "someone finally got that uppity nigger."

I can still recall people around me saying, "Why if that Martin Luther King had his way, coloreds and whites would use the same public restrooms!" And it was said with the same ardent disbelief with which others, a decade later, would say, "If those women's libbers had their way, men and women would use the same public restrooms!" It was just as unthinkable, just as catastrophic an idea.

I have lived with the shame of that heritage all my life. I was a mere child, under the influence of such hatred and bigotry, during King's ministry. I watched with indifference at the hosing of black demonstrators in Montgomery, Ala., and was convinced that the nation's higher education system was headed for destruction when the first black man was admitted — under military protection — to the University of

Mississippi.

But what shook me was the callousness with which my mentors greeted the cold-blooded murder of an innocent man. I would never be innocent again.

I have since learned that the ignorance and bigotry I saw then was not limited to the South, which was so maligned during the civil rights movement. I have spent the last nine years in the North and have encountered as much white supremacy and racism as I ever did during my years below the Mason-Dixon line.



James Sennett

In Illinois and Indiana I encountered latent and blatant social structures that guaranteed that blacks "knew their place" and stayed in it. Those who sat with me in church pews and espoused faith in the Christ in whom there is "neither Jew nor Greek, slave nor free, male nor female," were still quick to pollute my mind with the latest ethnic joke.

In Nebraska I have encountered prejudice from a totally new perspective. People here do not know what blacks are. The saturation of Anglo-Saxons in this state, outside of one small corner of Omaha, allows many to grow to adulthood without once having the opportunity to build a significant relationship with a black person. Such an inbred existence is detrimental to

the development of a color-blind mentality.

That lack of exposure is no excuse for allowing our social development to become retarded. None of us reaches responsible adulthood without being made painfully aware of the negative results of active and passive racism.

Responsible living involves the intelligent altering of embedded irrational notions. Now is the time that we must decide in our own lives that King's dream did not die with him. We are all brothers and sisters, and we are all under obligation to each other to see that civil and human rights are protected and responsibly employed.

I applaud the recognition of King's birthday as a national holiday. I do so as much for emotional reasons as I do for rational ones. I have lived for 18 years with the realization that we followed in the footsteps of ancient Israelites; who, in the words of Jesus, "Murdered the prophets and stoned those sent to you." Our repentance must involve recognition of what we failed to recognize so long ago.

Lest you need justification beyond the heart, let me submit the following rationale. If George Washington and Abraham Lincoln were national heroes, then so was Martin Luther King. No less than they, he was the father of a national movement that led us many giant steps closer to being what this country has purported to be for more than 200 years — "nation under God, God, indivisible, with liberty and justice for all."

Sennett is a UNL graduate student in philosophy and campus minister of the College-Career Christian Fellowship.

Reality of King's efforts lost to administration's warped memory

The one and only time I met Dr. Martin Luther King Jr. was after he had called a press conference to announce that he would lead a massive march in New York City to protest the Vietnam War. Another time, I sort of met him. I interviewed a former Mississippi deputy sheriff who had been convicted of conspiracy in the killing of three civil-rights workers and who, before that, had jailed the future Nobel Prize winner. He pronounced him a great man. "That Dr. King, he had something," said Cecil Ray Price.

I raise these two instances because, as Jesse Jackson has pointed out, the reality of King is being bleached and his memory expropriated by people who were, when it counted, his critic and enemy. The truth of the matter is that King went to jail. The truth is that King was a dissenter. The truth is that King was, in some ways, a revolutionary — a dreamer yes, but a brawler, too. He fought like hell for justice.

This all has to be said because the

King praised by President Reagan and Edwin Meese could take a place on the dais of a Chamber of Commerce lunch and get nothing but pats on the back. They have made him a flag bearer in the giant patriotic parade now marching down the middle of America. The real King, with sadness but with firmness, would have said that this parade is not for him. He would, if you don't mind, have dropped off in the ghetto where things are now said to be going so well.



Richard Cohen

It is wonderful that Reagan and company have finally gotten around to recognizing King's greatness. More power to them. But if they are to recognize King, then recognize the man he was — not the man they wish he had

been. He was the guy conservatives hated — the one they called a communist. He was suspected of being in the pay of the North Vietnamese or, variously, the Soviets. He was a firebrand and troublemaker — the supposed catalysts for riots and crime. He was the civil-rights leader whom the FBI bugged. They put listening devices in the motel rooms where he stayed and his most intimate conversations were passed around Washington for the cheap thrills of creeps and racists.

Now, of course, King is being praised as a patriot who would have cheered "Rocky IV." But that, alas, is because he is dead and his cause — civil rights — no longer controversial. If he were alive today, he would be called all sorts of names. At the very least, Jeane Kirkpatrick would call him a "San Francisco Democrat" — one of the Blame-America-First crowd who has no place either in U.S. politics or, for sure, at the