

Daily Nebraskan
University of Nebraska-Lincoln

Curt Wagner, Editor, 472-1766
Mike Reilly, Editorial Page Editor
Diana Johnson, Managing Editor
Lee Rood, Associate News Editor
Bob Nelson, Wire Page Editor
Andy Pollock, Columnist
Micki Haller, Entertainment Editor

Educated investment

Installment plan for tuition makes sense

Association of Students of the University of Nebraska Sen. Chip Dreesen made a conscientious move last summer when he approached James Griesen, UNL's vice chancellor for student affairs, about alternative tuition payment plans.

Dreesen approached Griesen about paying tuition by some other method than in one lump sum. The two came up with three basic ideas — and one would be a logical choice.

Dreesen and Griesen considered an installment plan through UNL using Visa or Mastercard credit cards. But those companies would then have to charge UNL a fee every time a student used the plan. Wrong, said Griesen and Dreesen.

Another option would involve private corporations — like insurance companies — that would finance students' tuition through payment plans. Companies would loan the students money for tuition and allow them to pay it back in installments with interest. Not bad, but not as good as the third option.

Dreesen and Griesen also considered setting up an installment plan in which students would pay for their tuition in monthly or bimonthly installments. This is the plan with the most merit. It's the most realistic one of the three.

The plan would negate some of the financial problems students face at the beginning of each academic year. Those problems arise when students have to buy books, pay housing bills, take care of the plethora of other financial details that relate to school — AND pay tuition.

Not easy. Not fun. Not always practical.

Instead of the lump sum staring you in the face, a more reasonable monthly or bimonthly installment would relieve a lot of headaches.

A pay-as-the-school-year-wears-on approach would especially benefit the working student. This type of plan should at least be considered for this segment of UNL's student population. The lump sum would be great if your job paid you in a lump sum at the beginning of the year. Not many jobs do. This approach would allow working students to take just a portion of their paychecks and devote it to the installment.

Like buying a house or a car, not a lot of people pay the whole works right off the bat. The ones who do are suspicious — at least to me. But let them do it — and let the few who want to pay the tuition right away do so, too. Obviously, though, a monthly or bimonthly installment plan would be met with favor by a lot of students. The plan should be considered. And soon.

— Steve Sipple
for The Daily Nebraskan

opinion

READER

Let the people decide about 402

It is true that the issue of withdrawing from the Central Interstate Low-Level Radioactive Waste Compact is not a simple one, but its repercussions are much too great to simply ignore, as James Sennett (Daily Nebraskan, Nov. 2) seems to have done in his column.

The greatest significance of Initiative 402 is that, if passed, it will allow the Nebraska Legislature to re-evaluate the state's responsibility for its own low-level radioactive waste. Plus, the citizens of Nebraska will have the opportunity to accept or reject by vote any proposal made by the Legislature on this issue.

A vote against 402, however, removes any further deliberations by Nebraska or its citizens. The company, U.S. Ecology will build a low-level radioactive waste dump somewhere in Nebraska, and four other states will put their waste there. Further, voting will only be done by the five compact states, of which Nebraska has one vote to represent its interests.

It would be possible, for instance, for the other four compact states to vote to contract in waste from outside states. So Nebraska could end up holding waste for more than just the five compact states, and we would be powerless to stop it.

Compact language explicitly

states that any state can withdraw from the compact if it so wishes. No penalties will be automatically imposed. As far as other costs — the Nebraska Public Power District's highest estimates indicate that Nebraskans may have to pay 90 cents to \$2.70 a year more than if we remained in the compact.

This possible cost is miniscule compared to the cleanup costs should the waste dump leak or otherwise malfunction. There are six commercial radioactive waste dumps in the United States, and five of them are either permanently or temporarily shut down because of leakage or mismanagement. Four of these five were developed by the leadership behind U.S. Ecology.

A vote for 402 gives us more time to thoroughly investigate all of our options, and then approve by vote a system that will serve our state in the best possible way. For instance, Nebraska could build a state-run waste dump for Nebraska waste only, or we could contract our waste to other states. Regardless of what we end up doing, Initiative 402 gives us the right to choose our fate. A vote against 402 ties our hands as voters.

Ginger Dzerk
sophomore
arts and sciences

editorial

POLICY

Signed staff editorials represent the official policy of the fall 1988 Daily Nebraskan. Policy is set by the Daily Nebraskan Editorial Board.

The Daily Nebraskan's publishers are the regents, who established the

UNL Publications Board to supervise the daily production of the paper.

According to policy set by the regents, responsibility for the editorial content of the newspaper lies solely in the hands of its student editors.



OUR DAILY NEBRASKAN EXIT POLL HAS DISCOVERED THAT VOTERS HAVE CHOSEN A CANDIDATE BECAUSE...

80% HAD SEEN CANDIDATE'S NAME ON A YARD SIGN.

63% LIKED CANDIDATE'S LOOKS.

50% MET CANDIDATE AT A PARTY

50% DIDN'T MEET THE CANDIDATE AT A PARTY.

24% LOOKED UP TO THE CANDIDATE. (VOTER IS PHYSICALLY SHORTER)

20% BECAUSE PARENTS VOTED FOR THAT PARTY.

.8% BECAUSE THEY ACTUALLY KNEW WHERE CANDIDATE STOOD ON AN ISSUE.

'Read my lips: Bush is lying'

Royko bets Bush will raise taxes no matter what he promises

My conservative friend Grump looked alarmed. He stared at my face for several seconds, then said: "What's wrong with you? Have you developed a twitch?"

Nothing is wrong with me. "Then why are you wiggling your lips that way?"

I wasn't wiggling my lips. I was speaking to you. "But you weren't saying anything."

Of course I was. And if you read my lips, you would have understood. "Read your lips? I can't read lips."

I'm sorry, but I thought all Republicans could read lips. I mean, George Bush is always saying, "Read my lips," so I assumed that this was a common Republican skill.

"You don't understand. He says that for emphasis, to drive home a point, to make sure that people understand that he means what he says."

Ah, I understand. When he says, "Read my lips: No new taxes," he wants us to make no mistake about it — there will be no new taxes when he is in the White House.

"Exactly. Now, what were you trying to say when you were wiggling your lips at me?"

What I was saying was: Read my lips, I want to make a bet with you.

"What kind of bet?"

Read my lips: I want to make a big bet.

"How big a bet?"

Read my lips: I want to bet \$5,000.

"That is a considerable sum. And what is it you wish to bet on?"

Read my lips. I will bet you \$5,000 that George Bush is feeding us a line of doo-doo, to use one of his favorite macho words.

"Be careful. I will not tolerate any insults directed at our Pollster-Designated Commander in Chief."

Don't change the subject. Are you a betting man or aren't you?

"You haven't even said what we will be betting on."

All right. Read my lips. I bet you five Big Ones that if Bush becomes president, our taxes will go up.

"Just one moment. He didn't say taxes wouldn't go up. He said no new taxes."

Don't play word games, Grump. If taxes go up, the increase is new. So any tax increase amounts to new taxes.

"And you are willing to bet \$5,000 that he will do this?"

Read my lips: No new taxes is a lot of doo-doo.

"You have become increasingly offensive."



Hey, it's a living.

"What you're saying, in your usually crude way, is that Bush is not being sincere."

Read my lips: He's flat-out lying.

"By George, if it weren't illegal, I'd toss my glove in your face and challenge you to a duel."

Never mind the doo-doo. Are you going to take the bet or aren't you?

"Betting is illegal."

So is selling weapons to the Ayatollah. Come on Grump, Columbus took a chance.

"How do you intend to structure this bet?"

We will each come up with 5 Gs, cash money. We'll put it in an interest-bearing escrow account. Then we will wait. If, after four years, there is no tax increase, you win. If there is a

tax increase — which is a sure thing — I win.

"Taxes are a complex matter. Sometimes a tax increase isn't really an increase at all, but in economic theory, it is a decrease."

Read my lips: That is deep doo-doo you are talking. We'll know if it is an increase. But to be certain, we will jointly select a neutral tax expert. Or even a panel of experts. And we will let them decide if a tax increase really is a tax increase.

"I'll have to think about it."

Think about it? Grump, read my lips: You are chicken.

"I don't have to tolerate insults."

Read my lips: You are worse than chicken. You are a quail, which is a tiny chicken.

"You are trying to provoke me into a rash act."

Read my lips: Are you betting or ain't you?

"I think I should get odds. How about two to one?"

I was right. You are a quail.

"Enough. Yes, there will be new taxes. But it will be the fault of the Democrats in Congress."

Read my lips: That isn't what Bush has been saying. He's been saying: "Read my lips. No new taxes." So let's not start making excuses before the dirty deed is even done.

"I don't have to listen to this scurrilous bilge. Keep your bet. I have better things to do."

Yes, you can put up some more Willie Horton posters.

"Good-bye, you pinko."

With that, Grump was gone. But I haven't given up.

Read my lips: Any Republican out there who wants to cover my bet, just give me a call. It will prove you aren't a quail.

Just a pigeon.

© 1988 By The Chicago Tribune.

letter

The Daily Nebraskan welcomes brief letters to the editor from all readers and interested others.

Letters will be selected for publication on the basis of clarity, originality, timeliness and space available. The Daily Nebraskan retains the right to edit all material submitted.

Readers also are welcome to submit

material as guest opinions. Whether material should run as a letter or guest opinion, or not to run, is left to the editor's discretion.

Letters and guest opinions sent to the newspaper become the property of the Daily Nebraskan and cannot be returned.

Anonymous submissions will not be considered for publication. Letters should include the author's name, year in school, major and group affiliation, if any. Requests to withhold names will not be granted.

Submit material to the Daily Nebraskan, 34 Nebraska Union, 1400 R St., Lincoln, Neb. 68588-0448.