Nebraskan

WEATHER: Monday, mostly sunny and warm, high in the upper 50s, winds from the SW at 10-15 mph. Monday night, mostly fair, low around 30. Tuesday, partly sunny and cooler, high in the low 50s.

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Legislators meet to discuss financial

By Eve Nations Staff Reporter

embers of the Nebraska Legislature's Education Committee heard testimony Friday in Kearney from students and officials of Nebraska's colleges and university concerning financial aid availability and distribution for postsecondary institutions.

The committee held the meeting to get input on LR390, a resolution to make an interim study of financial aid and to make recommendations for change to the Legislature based on their findings.

Those who spoke before the com-mittee said their biggest concern was to keep tuition at state colleges and university at an affordable level.

James Griesen, vice chancellor for student affairs at the University of Nebraska-Lincoln, told committee members that low tuition is essential.

"Although financial aid is a great assistance," he said, "the best assistance is keeping tuition at public institutions low.

Dennis Martin, a representative for technical community colleges, also stressed the importance of keeping tuition at an affordable level.

Studies have shown that decreas-

ing tuition increases attendance," Martin said. "Since tuition has steadily increased over the four years, the percentage of students attending college has decreased."

Martin also said the increase of students using loans to get through school is alarming.

"In the last eight years, funding has changed from students using 75 percent grants and 25 percent loans to 25 percent grants and 75 percent loans," he said. "We're debting the next generation. Keeping tuition low so students can have access to education is very important."

Jim Armagost, financial aid direc-

The students, who also worked in the financial aid office at Kearney and received financial aid in order to attend KSC, said financial aid is important to help needy students attend college. One student said she had accumulated more than \$10,000 in student loans during four years at

Debbie Fiddelke, student lobbyist for the Government Liaison Committee at UNL, voiced her concern about financial aid distribution.

"My greatest worry is that student

tor at Kearney State College, intro-duced three students to the committee who will graduate with loan debts. grant support at the state level won't necessarily be received by the stu-dents who have the greatest need," Fiddelke said.

Fiddelke said she was concerned about recent proposals which would attempt to shift the distribution of State Student Incentive Grants to higher cost institutions.

She also said she was opposed to giving grant support to students with adequate incomes which allow them to attend low-cost schools without aid. Aid sometimes enables those students to attend a more expensive

See KEARNEY on 3



Tis the season

Robert Adams, a freshman architecture major from Omaha, ties a Christmas tree to the top of a car Sunday at the Christmas Tree Fair on he State Fairgrounds. Trees from Bennef, Blue Springs and Emerald are being sold at the fair.

UNL officials battle increasing insurance costs High deductibles stabilize rates

By William Lauer Staff Reporter

nsurance: It's a hassle to buy, but a necessity of life — even for the University of Nebraska-Lincoln.

According to Roy Loudon, administrator for insurance and risk management at UNL, some of UNL's insurance premiums have quadrupled in the last four years, caught in a national trend of spiraling insurance rates.

When it comes to buying insurance, it al-

ways seems like it's "feast or famine," he said. In 1984, the University of Nebraska-Lincoln paid \$5,300 for \$5 million worth of directors and officers liability coverage. This year it paid \$20,000.

Increases in insurance rates occur about every six years, Loudon said, and another in-crease can be expected in the next couple of years. Two critical types of coverage have been most affected by the trend: Directors and officers liability and general liability, he said.

Directors and officers liability covers costs

of suits filed against university officials, staff and faculty related to their decisions, such as an alleged discrimination case or a tenure dispute.

General liability insures the university for personal injury and malpractice suits.

Insurance premiums for colleges and universities were at a crisis level a few years ago, according to The Chronicle of Higher Education. Some institutions could not afford the rate increases, spurred by large jury awards in lia-bility cases, forcing them to find alternatives to commercial insurance, the Chronicle stated.

An option for many was to form a coalition of schools, pool money and underwrite them-selves, the Chronicle stated.

Joining a coalition is an option to consider, Loudon said, but they usually insure East Coast schools and wouldn't represent the needs of

Premiums also have increased because the cost of environmental liability has soared, Loudon said.

See INSURANCE on 3

Alzheimer's disease just starting to be understood in United States

By David G. Young

Staff Reporter

ane Pierson vividly remembers the days leading up to her father's death. He became so restless he would stand up in his chair at his home in Omaha, shuffle his feet and sit down again. A few minutes later, he would stand back up and shuffle his feet again.



Her father caught pneumonia three weeks before his death. He was given antibiotics, but never recovered. Eventually he died. But the cause of death was Alzheimer's disease.

According to the Alzheimer's Association, more than 2.5 million adults suffer from the disorder in this country alone. Despite the distinction of being the fourth largest cause of death in America, Alzheimer's is only beginning to be understood.

"For years it was called a lot of other things
— senility," said Karen Noelle, executive di-rector of the Lincoln chapter of Alzheimer's Association.

'It was misunderstood. It's the disease of the '80s," she said. There are just so many people suffering from it now — we're living longer." Nebraska Gov. Kay Orr designated Novem-

ber as Alzheimer's Awareness Month to contribute to the group's promotion of understand-"Apples for Alzheimer's" program as part of

"We've picked the apple as our symbol because the apple is usually associated with teachers, education and learning," Noelle said. "They (Alzheimer's patients) no longer can learn. They don't even have the ability to dress themselves."

See ALZHEIMER'S on 6

Textbook wins merit for portrayl of

MELEVINOUT

n/Dally Nobr

By Lori Beckmann Staff Reporter

our University of Nebraska-Lincoln political science pro fessors recently received recognition for writing a textbook, which was chosen by the Woman's Caucus of the American Political Science Association as the best introductory text on American government.

"American Government," which had its second edition published in January by West Publishing Co., was chosen for its treatment of women in the political process. The award was announced at the annual APSA meeting in Washington, D.C.

"Our focus wasn't women," said Susan Welch, professor of political science and co-author of the book. "But we did give them proper atten-

"Women are often invisible in texts," she said, "we provided reason-able balance by using women as examples when appropriate."

American Government, first printed in January 1986, defeated 114 competitors nationwide for the award.

"We were very pleased," said John Gruhl, associate political science professor. "We embarked on a project that was the hardest thing any of us rewarded for our efforts.

Welch, Gruhl and faculty members Michael Steinman and John Comer co-authored the book.

Instead of devoting a specific chapter to women's involvement, Welch said, the authors integrated women into every chapter.

"We presented women and mi-norities in a realistic light," she said.

"Our book isn't the first, or the only book to do this," Welch said. "We built on the work of others. Texts have been changing over the past 20 years . . . and I think the trend will continue."

The book should change the stu-

had ever done before ... and we were dents' education of women in politics rewarded for our efforts." dents' education of women in politics in a "variety of little ways," Gruhl

Women will see more women role modeis, Gruhl said. He said he also expects to see an increase in the amount of confidence in female students and an awakening in male students, he said.

But, Welch said, "We don't intend to hit students over the head with it."

Students will be unconsciously sensitized through pictures and examples of minorities and women, Welch said.

"We wanted to show an accurate portrait of women and minorities in

politics," she said, "instead of always using examples of white males."

Gruhl said some professors al-ready do this in their classrooms. "Women have been important in

influencing politics since the rebel-lion against England," he said, "and we show this.

The text has been used in classrooms for the last three years, Welch said. It's being used nationwide in dozens, maybe hundreds, of junior colleges and prestigious universities,

"The Woman's Caucus has sensi-tized textbook authors to the fact that someone is watching them in terms of this area," Welch said.