

News Briefs

House impeachment hearings set to begin today

WASHINGTON (AP) — Prosecutor Kenneth Starr was given leeway Wednesday to reach far beyond the Monica Lewinsky matter in making his case at presidential impeachment hearings.

The hearings begin today as Republicans moved to summon the president's private lawyer and closest confidant.

House Judiciary Committee chairman Henry Hyde said majority Republicans probably would vote today on subpoenas for White House deputy counsel Bruce Lindsey, the president's most trusted adviser, and for attorney Robert Bennett, who represented Clinton in the Paula Jones lawsuit.

The committee also plans to question Daniel Gecker, the lawyer for Clinton accuser Kathleen Willey, and Nathan Landow, a Maryland Democrat who had contacts with Willey. She has accused the president of a sexual advance inside the White House.

Hyde asked the Justice Department for a prosecutor's memo that provided a detailed argument for appointing an independent counsel to take over the criminal investigation of Democratic fund-raising abuses, a committee official told The Associated Press.

Weapons inspectors resume their work in Baghdad

BAGHDAD, Iraq (AP) — When United Nations weapons inspectors went back to work Wednesday, it was so normal it seemed as though the last two weeks of high tension never happened.

The six white vehicles from the U.N. Special Commission investigating Iraq's hidden arms pulled out of UNSCOM headquarters on Baghdad's eastern edge. Accompanying them

were a half-dozen cars full of Iraqi escorts, a sign Iraq was cooperating.

The inspectors were expected to limit their first visits to sites where they have installed cameras and sensors for long-term monitoring.

The surprise checks that in the past created clashes with Iraq will come later, authorities have said. These are visits to sites where it is suspected that Iraq has hidden material related to chemical and biological weapons programs or long-range missiles.

GOP unanimously backs Livingston for House speaker

WASHINGTON (AP) — Rep. Bob Livingston collected unanimous Republican backing Wednesday to become House speaker and quickly pledged action in the new Congress to cut taxes and preserve Social Security.

"There are some who insist the Republican era is over," Livingston, R-La., told fellow GOP lawmakers who are still reeling from the loss of seats in this month's elections. "But that's like saying the American dream is over. It isn't true, and they know it."

He pledged cooperation with the Democrats, then added, "We will do so to advance Republican principles" of less government.

Livingston, 55, a pragmatic conservative and chairman of the Appropriations Committee with a history of working with Democrats, was nominated without opposition to succeed Newt Gingrich as speaker. Gingrich bade farewell to the Republicans whom he led to power four years ago, handed a gavel to Livingston to signal the shift in power, then left Washington with his wife for a Florida vacation.

Livingston's formal ascension won't occur until Congress convenes Jan. 6.

Local burglaries on the rise

Police say this year's number of break-ins has exceeded last year's

By JOSH FUNK
Senior staff writer

Police are investigating a rash of home burglaries in southwest Lincoln, and they are telling citizens to look out.

Several thieves with similar techniques have been operating in the same area of town, Lincoln Police Sgt. Jon Sundermeier said.

Burglars have taken \$12,000 in property from 13 homes since the first of the month, and there also were several cases in October in the area bound by 13th Street, 27th Street, J Street and Highway 2.

"We are asking people to be more alert to suspicious people in their neighborhood," Sundermeier said.

The thieves like to strike between 4 p.m. and 10 p.m. when they can easily check if anyone is home.

Though police think more than one thief is at work in the area, Sundermeier said the thieves are working independently.

The thief approaches a house or apartment that looks unoccupied, and knocks to see if anyone is home, Sundermeier said.

If no one answers, the thief forces his or her way in through the front or back door, and then takes tools, jewelry, cash, electronics and firearms.

Burglaries are up citywide this year. In September, the most recent month for which statistics were available, 49 burglaries were reported, up from 33 in 1997.

Police have notified Neighborhood Watch groups in the area, and they are advising people to leave a light on to make their homes appear occupied.

Police are asking citizens to report suspicious people in their neighborhood, especially if they are carrying something. Citizens should also report anyone knocking on their door and claiming to have the wrong house.

"This is a time when a lot of people are home and could help out," Sundermeier said.

Police have recovered some stolen property and made one arrest earlier this month. But the pattern of burglaries has continued. Anyone with information on the crimes can call Crime Stoppers at (402) 475-3600.

Regents approve new honors residence hall

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recruitment efforts.

The residential center will aid the university in its efforts to increase the retention of freshman students, which has been one of UNL's weaknesses as compared to its peer institutions, he said.

Although Regent Rosemary Skrupa of Omaha expressed doubts that the center would provide the kind of environment needed to foster increased interaction between students, Moeser was confident it would.

"I will stake my everything on it happening," Moeser said. "It will work."

Regent Robert Allen of Hastings said the new center would keep more good students in Nebraska.

"It will help our brain-drain problem," he said.

Association of Students of the University of Nebraska President Sara Russell also cast a dissenting vote. Student regents' votes do not count in

the official vote.

Russell said although she thought the center would be a "wonderful asset" to the university, she had too many unanswered questions regarding parking relocation to vote for the budget.

Parking Services Manager Tad McDowell was not at the meeting to say where temporary parking for the lot taken by the center would be located.

But in a telephone interview, McDowell said some of the faculty and staff who park in that lot will park in the mall that runs along Vine and U streets in front of Memorial Stadium.

Some who park in the mall now, which is faculty and staff parking, will park near the Reunion building in a student commuter lot.

Those students will need to park in a garage at 14th Street and Avery Avenue that, if approved by the regents, will be finished in late 2000, near the finishing date of the Kauffman center.

The garage will compensate for

lots lost to ongoing construction projects during a proposed campus plan over the next 12 or more years.

Russell said the money provided for the center was not going to cover the money Parking Services would lose from the project.

Parking Services is a self-funded entity within the university, though the parking lots are university property.

The 59,870-square foot center will house 116 undergraduate students and will provide quarters for four student assistants, a house master, a resident director and a visiting senior fellow.

It will have a lower level for storage, a main floor and two upper levels. On the main level will be the great hall, academic classrooms, housing, kitchen and the courtyard.

On the second and third floors will be student support facilities, residents' suites, a lounge and student assistants' rooms.

Other facilities include a recreation area and a building network equipment room.

Loan payments place some students in trouble

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Loan Program, said students who default could face serious repercussions, including:

- garnisheeing of a federal tax refunds or wages,
- denial of state employment,
- denial of professional licenses,
- damaged credit reports or
- denial of further financial stu-

dent aid.

From October 1997 to September 1998, the Nebraska Student Loan Program collected \$42 million from students who had defaulted on their loans, Melecki said.

When students don't pay at all, though, the federal government reimburses NSLP about 95 percent, and NSLP pays the remaining debt itself.

If students start to make payments after defaulting, they can relieve themselves of penalties, said Melecki, who administers Federal Family Educational Loans through NSLP.

The biggest mistake students can make is not calling their lender if a problem arises, he said.

"It's a natural human reaction," he said. "You start falling behind. Lots of times it's a scary thing. Instead of thinking of them as someone that can help you, you think of them as someone who should be avoided."

"If we can talk to a borrower who's having trouble making payments, we can keep them out of default."

A recent NSLP survey from October 1995 to September 1996 identified the types of students likely to default:

- The higher the grade level at which students get their loans, the less likely they are to default.
- First- and second-year students, especially first-year dropouts, are more default-prone.
- Students who borrow federally unsubsidized loans are less likely to default than those who borrow subsidized loans.
- Students who start borrowing later in life are more default-prone.

But the number of students in Nebraska who fit these profiles has declined as default rates are at a three-year low of 8.5 percent, Melecki said. UNL's default rate is 4.7 percent.

Melecki said several factors contributed to the low rate.

"Obviously the economy in the

Payback time

Loan repayment starts six months after graduation. Students who have direct loans and loans through the Federal Family Educational Loan Program, or a mixture of both, have several options. Students can re-negotiate their payments and can always opt to pay more.

Standard repayment plan — This is the most common repayment plan. Students pay the same monthly payment every month for up to 10 years. This is determined by the amount borrowed and the interest rate.

Extended repayment — The minimum monthly payment is \$50, but the payment period can be extended 12 to 30 years, depending on the amount of the loan.

Graduated repayment plan — Students can start out at one payment level and increase it every few years.

Income sensitive repayment — This plan is for students who are entering low-paying jobs. Students can pay a lower monthly payment, but must provide the lender with a report of their annual gross monthly income, which determines payment amount for the next year.

state has been very good, and unemployment has been extremely low," he said. "Most students, if they have a job and are earning enough to pay their loans, they do."

Munier said one way students can become more financially secure is through loan consolidation, which combines various student loans into one loan, with one payment to one source. Although students pay smaller monthly payments, they will be paying their loans off longer, Munier said.

Students with FFELP loans should talk to counselors at UNIPAC Service Corp., 13th and O streets. Students with direct loans who have consolidation questions can receive loan counseling at UNL's financial aid office.

Dallas Smetter, a 1995 graduate, said he knew what he was getting into when he took out his \$10,000 in student loans.

Pay up

Part of determining a loan repayment program and monthly payment is figured by a student's starting salary after graduation and the percentage of loan debt that a student can manage, which should not exceed 8 percent of a student's gross monthly income. All professions are based on a bachelor's degree unless otherwise noted.

Occupation	Estimated starting salaries in Nebraska (\$ percent of gross income)	Manageable loan debt	Monthly payment
Accountant	\$22,400 - \$27,550	\$12,225	\$150
Architect	\$27,000 - \$31,000	\$14,670	\$180
Chemist	\$26,400 - \$33,208	\$14,260	\$175
Construction manager	\$22,000 - \$30,000	\$11,820	\$145
Cosmetologist (certified)	\$8,800 - \$10,400	\$4,725	\$58
Elementary/secondary teacher	\$16,000 - \$19,000	\$8,550	\$105
Engineer	\$28,325 - \$33,000	\$15,485	\$190
Financial manager	\$28,500 - \$32,525	\$15,485	\$190
Geologist	\$18,000 - \$22,000	\$9,780	\$120
Journalism	\$12,000 - \$16,000	\$6,520	\$80
Lawyer (juris doctorate)	\$28,750 - \$38,300	\$15,485	\$190
Mathematician	\$20,000 - \$25,000	\$10,595	\$130
Personnel specialist	\$18,800 - \$24,350	\$10,190	\$125
Pharmacist	\$32,000 - \$42,000	\$17,525	\$215
Physical therapist	\$33,000 - \$40,000	\$17,930	\$220
Physician assistant	\$30,000 - \$47,000	\$16,300	\$200
Physicist (master's degree)	\$25,000 - \$30,000	\$13,450	\$165
Psychologist (doctorate)	\$30,000 - \$35,000	\$16,300	\$200
Registered nurse	\$20,000 - \$30,000	\$10,595	\$130
Respiratory therapist	\$21,000 - \$25,000	\$11,410	\$140
Social Worker (master's degree)	\$23,000 - \$25,500	\$12,225	\$150
Systems analyst	\$30,000 - \$37,800	\$16,300	\$200

Source: Nebraska Educational Planning Center

JON FRANK/DN

He thinks about that commitment every month when he drops a check for \$300 in the mail. He also thinks about how important his education was.

"It's better than the alternative — not getting an education and being a poor bastard all your life," said the 27-year-old, who now works as a teacher near South Padre, Texas.

Smetter said his loan debt was fairly low because he got assistance through the G.I. Bill for college. He admitted that all of his loan did not go to books and tuition.

"A lot of that 10 grand was fun money," Smetter said.

Kristi Lankford, 23, who graduated in May, said, along with working, her student loan also allowed her to do

some extra things in college such as travel to Europe and join a sorority.

But after four years of school, she will start paying back \$11,000 in loans next month.

"You kind of have fun using those loans and now it's like 'Oh yeah, I have to pay that back now,'" Lankford said.

Scott, a December graduate, said despite the monthly payments and 10 years of debt, student loans were a necessary evil.

"Even if it seems like a ton of money, if you are going to pay for school, that is what you are going to do," Scott said. "It's kind of that catch-22 — you take the loans and you go to school, or you don't take the loans and don't go to school."

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