Federal government getting tough with student loan dodgers

by Jani Steele

You've been out of school 10 years and suddenly you're getting a note from the federal government telling you to pay up on your defaulted student loan or go to court. Regardless of income, any student is eligible for a federally insured student loan up to $25,000, a year, called a Guaranteed Student Loan.

Students have been taking advantage of these loans for years and have not been rushing to repay them. Little or no pressure was put on students who defaulted in their loans and many students may have thought that they were home free. But all that is changing. When a student fails to pay back a guaranteed loan—issued through a bank or credit union—the bank has the option to turn the debt over to the federal government.

And that is exactly what the banks have been doing—to the tune of $70 million in unpaid loans for a total of $800,000 students. President Carter has taken a "get tough" stance on student loan defaults authorizing the government to begin wide-scale efforts to collect money owed to it by former students.

In the last two years the office of U.S. Attorney Virginia Dill McCarty has collected approximately $950,000 from former students in Indiana. "We intend to get the money," states McCarty, "and we are succeeding because we are filing suit and garnishing wages. They usually come in and pay up at that point."

According to McCarty, her office writes one letter to the debtor and if there is no response, suit is filed. However, a former student will not be stuck with a bill of $2,500 or more all at once—payment is accepted in installments.

Says McCarty: "People who owe money to the government are given many opportunities to settle their debts, some of which are up to five years old."

When a bank turns over a defaulted student loan to the government, it's actually the taxpayers who foot the bill. I believe the taxpayers are misinformed to think that it is lavish efforts of the government to recover money owed, and I am delighted to contribute to President Carter's program to collect these debts, some of which are up to five years old."

The Guaranteed Student Loan is a popular loan because it may be paid back interest-free up to 9-12 months after graduation, according to Director of Financial Aids Shirley Boardman. After that time a seven percent interest rate goes into effect. The availability of this loan lessens pressure on those who are trying to get back on their feet. The availability of this loan to pay for a college student, that's what I do."

A guaranteed student loan is a last, necessary resort."

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Investing a student loan is not legal says Boardman. She points out that a student must sign an affidavit and swear that the loan is needed. Last year, IUPUI students borrowed a total of two million dollars under student loan programs. However, Boardman says that the guaranteed loan program of the U.S. Office of Education recommends that a student does not borrow more than $4,000 as an underwriter. Before advising a student to take out a student loan, financial aids explores all other possibilities Boardman explains.

Blood need doubled in 7 years

Blood drive set for October

by Susan J Ferrer

"Ninety-nine percent of the time you go about life as if it were normal", one percent of the time..."I'm at the mercy of the blood supplies," explains Dave Powell, IUPUI student and hemophiliac, who has a very personal stake in the success of the Blood need doubled in 7 years.

While we're all expected to swelter the summer away trying to conserve energy, it appears that IUPUI is working on a way to cool the great outdoors. Doors in the Lecture Hall can be seen standing open for minutes on end, allowing freshly-cooked air to escape and making the air conditioning system work overtime. (Photo by Susan Ferrer)

City fast-growing

The Office of Mayor William H. Hudnut announced recently the city's economic growth report for the first six months of 1979 showed a continued rapid expansion in development within the county despite a decrease in industrial expansion.

Most of the increase, which amounted to 3.3 percent over the first six months of 1978, was reflected in new construction of warehouses and office space, and in public expansions, including the Advanced Wastewater Treatment Plant. From January to June, 3,383,588 square feet of new development represented a construction cost of $133,589,861 and a cost increase of 131.4 percent over the first six months of 1978.

Most of the new investment and construction occurred in Center and Perry Townships. The report also said that the expansion will result in the addition of 1,140 new, permanent jobs.

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Memorial award...

In recognition of John M. Ritter's long-standing interest in biomedical ethics, the Philosophy Department is establishing a fund from which an annual award can be made to the student who writes the best reasoned paper in the area of biomedical ethics. The winner would be determined by an interdisciplinary committee. The competition would be open to anyone enrolled at IUPUI during the preceding 12 months.

Anyone wishing to contribute to this fund may send a check or money order payable to the John M. Ritter Memorial Award Fund to Edmund F. Byrne, Chairman, Department of Philosophy, Cavanaugh Hall, Room 502B.

Sports Center...

The Indianapolis Sports Center is now open to the public, and court time can be rented for the introductory rate of $3 per court hour until October 1. IUPUI students will receive a $1 discount on the hourly court fee. A student ID card is necessary to qualify for the discount.

Alpha Phi Alpha...

Founded in 1906 at Cornell University, the Alpha Phi Alpha Fraternity attempts to "promote fellowship among black students, provide scholarships and share high ideals and brotherhood." Among those who were members of Alpha Phi Alpha Fraternity are former U.S. Ambassador Andrew Young and Martin Luther King Jr.

Anyone interested in Alpha Phi Alpha can contact the Student Activities Office, Cavanaugh Hall, Room 323, 863-3801, or look for further information posted around campus.

Sigma Theta Tau...

The Alpha chapter of Sigma Theta Tau, a national honor society, is offering orientation sessions for membership on Tuesday, September 8, noon and 3 p.m., in the Nursing Building, Room 219; Sept. 3, 10 a.m. and noon in Room 239; Sept. 6, 10, 11 a.m. and noon in Rooms 239, and Sept. 7, noon, Room 239.

Membership is conferred on students in baccalaureate and graduate programs who have demonstrated excellence in nursing programs and graduation who demonstrate excellence in leading positions in nursing.

Sierra Club...

The Indianapolis Group of the Sierra Club will present "City Care: Toward an Urban Coalition" at its biweekly meeting Thursday, September 8 at 7:30 p.m. at the Butler University Holcomb Research Institute, Room 116.

The discussion and lecture, by Urban League representative Joanna Summerville, will identify common issues of those concerned with the urban environment of Indianapolis. The meeting is free and the public is invited to attend.

Statler awards...

The Statler Foundation has announced that 31 students in the Department of Restaurant, Hotel and Institutional Management at IUPUI will receive scholarships of $300 each for the 1979-80 academic year.

The Statler Foundation was established under the will of Mr. Ellsworth M. Statler, who left a substantial bequest to the university in the 1960s. It is the eighth year that RHI students have received the scholarships.

Christian Fellowship...

The Inter-Varsity Christian Fellowship will have its first meeting Friday, August 31 at 7:30 p.m. in the Union Building Mezzanine. The topic is "God's Plan for the Aggie," will be presented by Ron Weiss.

All interested persons are invited to attend.

IUPUI News...

Day Care Center struggling for additional funds, space

by Susan J. Ferrer

If you offer day care, it should be for everyone who needs it, suggests Karen Laird, director of the IUPUI Day Care Center. Unfortunately, 15 parents have been turned away and seven remain on the waiting list as the Day Care Center struggles to accommodate 31 children in the building, according to Laird.

The Indianapolis Foundation has announced that $3 students in the Department of Restaurant, Hotel and Institutional Management of IUPUI will receive an extra-basis hit by Hugh Wolf. (Wolf was thrown out at third.)

The John Emley-coached Assembly tied the knot at one all in the top of the second as student pitcher Steve Cooper beat out an infield grounder, stole two bases, and threaded in when Tony Bowman sacrificed.

After the faculty was quickly retired, the students again rallied. Striking a single, Paul Ragan scored on another base hit by Jim Clark. Although the run was a single to right by Neil Brown, taking advantage of the most glaring student shortcoming—fielding—Brown reached third on a pair of errors and then came home on an extra-basis hit by Hugh Wolf. (Wolf was thrown out at third.)

The John Emley-coached Assembly tied the knot at one all in the top of the second as student pitcher Steve Cooper beat out an infield grounder, stole two bases, and threaded in when Tony Bowman sacrificed.

The Dayton Daily News...

What may be the best plan for lowering the price of gasoline in a long time was revealed in a letter by Jack Diamond of Aspin, O.C. The ad, addressed to all "women, girlfriends, matrons, housewives, hookers and massage parlor debauchees," advises that all sex be withheld from any man who is "even remotely affiliated with the major oil companies." As a postscript, the ad suggests that everyone read the book "Leisure," in which the Greek women ended a devastating war by refusing sex to their husbands.

Deborah Lee Evans was the lucky winner of the "1st Annual Speedway concert to be held at Market Square Arena Thursday night. Enjoy the evening, Debbie!"

For the high-spirited student club, the lead was all too short-lived. In the bottom of the third, the faculty/staff power hitters came to the plate and promptly let the wind out of the Assembly sails. Athletic Co-ordinator Bob Bemmel threaded a single into centerfield, going on second on a passed ball. The daring faculty/staff outfield then smashed third before Nick Kellem walked. With intramural director Jeff Vessely at bat, student catcher Ragan let yet another pitch go by him and Bemmel and Kellem both scored. Making the costly error academic, Vessely smashed one into the far reaches of rightfield for the game's first home run.

"Fighting in the wake of the Fastballer might, the students were..." (continued on page 8)

4 a.m.

Inside

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To her fair works did Nature lend
The human soul that through me ran
And much grieved my heart to think
What man has made of man.

Liberation
Early Spring
William Wordsworth
Cuts questioned

To the Editor: Enclosed you will find a copy of the letter I have sent to Dean Francois of the School of Liberal Arts.

I would like to urge other students who are affected by the cancellation of classes to write to their dean(s) and their state legislators protesting the budget cuts and their effects upon students.

In addition, I feel that we should write to our city-county council members to remind them of the contributions to the community made by IUPUI and ask them for substantial support for the university from city sources.

Sincerely, Susan M. Christian

(Ed. note: Mr. Christian's letter to Dean of Liberal Arts Martha Francois follows)

Dear Dean Francois: I was very upset to learn that a class which my peers and I made great efforts to obtain has been cancelled. I am referring to section 5877 of French 103. Before the fall schedule was published, we circulated a sheet on which students were asked to indicate their interest in an evening section which students were asked to indicate their interest in an evening section of this course. We had a good response—more than enough to see that the course would be offered. Quite a few students stated that they would not be able to take this class unless an evening section were offered. Some of those who so indicated were planning to major in French.

Naturally, I am distressed by the budget cuts which necessitated canceling many classes, and I will be advising my legislators of the need for greater allocations to IUPUI. However, I am also concerned by the process which allowed this class to be cancelled. Students who wanted so much to have this class were allowed to believe until as late as August 8 (when I last inquired about it) that the class would proceed as scheduled. We felt that our petition had been successful in obtaining the class. Therefore, we relaxed our vigilance and lost track of one another. Now, although I would like to bring forth a united group of disappointed students, I have no way of locating the individuals who requested section 5877. Neither can I produce for you a copy of our petition, as the only copy was given to the university. Through this experience I have learned the importance of documentation and preservation of materials used in dealing with the university, but I have also learned a sadder lesson: That the provision of goods and services often has very little to do with the needs and desires of the consumer.

I am not the only student who is upset by the cancellation of an evening class. I am concerned, not only by the loss of a class which is very important to me and to my peers, but also by the implication that the university's priorities may be shifting. It was the evening and part-time students who made it possible for IUPUI to grow in its current size and reputation of excellence. Now that we, the older and more serious students, have grown to need and trust our university, must we feel that we are being abandoned in favor of the younger, full-time students who simply do not have the time that they are dping fine Tomorrow, we're going to take classes in Death Valley.

We suggest that students start carrying canteens and salt tablets, to replace the body's lost fluids. These items would also come in handy if you happen to run across a student who is upset by the cancellations. It could be worse. Remember the first two weeks of August when the humidity never dropped below 100 percent and it was close to 90 every day? Luckily, it's not that bad.

And while there's nothing we can do to alleviate the situation, we do have a few suggestions for the duration.

First of all, cursing does not help. In fact, it can only contribute to your discomfort besides polluting the state air.

We suggest that students start carrying canteens and salt tablets, to replace the body's lost fluids. These items would also come in handy if you happen to run across a student who

Our View

A sauna, yes, but it's free!

You may have noticed that Cavanaugh Hall has been a little warmer than usual this past week. Seems the problem is a broken water pipe, and because of this, no air conditioning.

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and
Friday, October 5th
8:00 pm evening show

For Best Seats Mail Orders Now!

Catholic
Student Center
1309 W. Michigan St.

Catholic Awareness
IUPUI students are invited to an ecumenical worship service being held every Sunday night at 6:00pm.
The services will be held at the Zion Evangelical United Church of Christ, located at the corner of North and New Jersey streets in downtown Indianapolis.

Christian
Awareness

Wyckford Commons

7700 West 10th St.
Telephone 271-2576
"Gross-out factor' modern approach

by Dale Weiss

A young woman chewed her fingernails in unflinching order as she watched the action spread before her. Just a few rows back, a young man nervously wrung his hands while two small girls watched the screen through a frame of fingers over their faces.

Ask yourself why a piece of projected film should scare you. It shouldn't. It isn't real, just a Hollywood trick. There are no such things as vampires, zombies, and aliens, but it's so real.

But horror is like that. Real is the key to successful horror today. In the peak period of Hollywood terror (1930-1960), realism was of secondary nature. Scares were good the watchword—don't worry about cost.

It paid off. A new breed of film, as well as a new troupe actor was born. Horror enjoyed a fruitful existence, but soon became the victim of its own success. Box office receipts crumbled, budgets got smaller, and plots became preposterous.

Then someone got an idea—make films more graphic. Play on the emotions of the audience. In short, gross them out. That form of graphic horror-works subconsciously you see, the gross-out factor is designed to make a scene so intense that the audience will think it's real, making it impossible to forget the film, no matter how good or bad it is. The effects can be fascinating to total disgust.

But horror is like that.

The summer of 79 has become the most successful season for horror films since their inception, crushing box office takes of all other films in competition. The reasoning of seeing something one cannot see in everyday life, yet presented in such realistic fashion is the factor.

It all started in May with Alien. A young woman chewed her fingernails in unflinching order as she watched the action spread before her. Just a few rows back, a young man nervously wrung his hands while two small girls watched the screen through a frame of fingers over their faces.

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Bio-energy called solution

"You're not going to run out the sun," claims Professor Ross Johnson, chairman of the astronomy department at Indiana University. Johnson and several IU professors in the biological sciences urge that solar and biological approaches to the energy problem be explored.

The development of efficient and economical biological sources of fuel may be one way down the road, according to IU scientists. But biological sources, coupled with solar energy, may be the real key to providing truly limitless energy for America.

Biomass—plant or other organic matter that can be converted into methane and used in motors and homes—is one such source of biological energy.

The use of biomass is limited "only by our imagination," says IU Biology Professor Albert Russin.

The annual US production of biomass is estimated to equal our current annual energy consumption, according to Russin.

Johnson emphasizes that solar energy must be developed because sooner or later our fossil fuels will run out. He maintains that expanded solar energy use will simply mean bringing that day closer and create a pollution and waste disposal problem in the yet-to-be-unfolding future.

But he notes that while the power of the sun is enormous, our current ability to directly convert sunlight into electricity is "worthily inefficient."

Converting biomass into fuels such as methanol would be one way to begin tapping that enormous power, Johnson adds. Methanol is less toxic than gasoline and creates no pollution problems, he explains. Brazil is currently beginning to create fuel from biomass.

Anthony San Pietro, professor of plant biochemistry, also urges that attention be given to the production and use of hydrogen, a clean burning gas that can be stored and transported in a number of ways.

In the laboratory, this fuel can be biologically produced from light and water.

But San Pietro says that ultimately artificial mechanisms modeled after biological processes can produce hydrogen.

According to San Pietro, human and animal wastes are broken down into methane gas which can be used as fuel in China and India. He points out that agricultural and municipal wastes in this country could be used for similar purposes.

He also emphasizes that biology can do some things almost for free that currently entail expending of valuable energy resources.

For example, biomass can be broken down into glucose for animal feed, or fermented to make petrochemicals, he says. The Israelis have learned to cultivate a salt water alga to produce a valuable chemical, glycerol, using residue for animal feed.

"Nature has done a lot of the things we need if we simply go out there and look for them," states San Pietro.

Researchers are exploring ways to obtain hydrogen from water using an adaptation of photosynthesis, the basic process plants use to produce carbohydrates with the aid of sunlight.

The biological process to produce hydrogen—metals exposing special plant tissues to sunlight in a "short circuited" photosynthesis which produces hydrogen and oxygen, San Pietro explains. Use of bacteria to produce hydrogen is also being investigated, he says.

However, San Pietro points out that such hydrogen production has several big problems. The use of high intensity light to speed the hydrogen producing process damages the plant tissue. And unless the produced oxygen is efficiently drawn off, the formation of hydrogen is inhibited.

Application of such processes to large scale energy production is 15 to 20 years away,"unless someone makes a fantastic breakthrough," says San Pietro. The engineering problems associated with it would be formidable.

But San Pietro is optimistic that hydrogen production could be an important answer to the world's long-term energy needs.

Johnson, too, thinks important developments in the efficient and economical use of solar power will guarantee the energy of the future.

"It's hard to believe we won't have several breakthroughs down the road. And we only need one."

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If you live in a residence hall, making a long distance call can be a hassle.

You either have to call collect (and that costs extra), or wait in line at a pay phone with a couple of pounds of change in your pocket.

Well, there's a way around all that. Get your free STUDENT BILLING CARD from Indiana Bell. A Student Billing Card lets you make long distance calls from the privacy of your room, and at direct-dial rates. That's a lot easier and more economical than any other way. Besides, there's no waiting in line, and you keep the change. To get your STUDENT BILLING CARD just call 265-8403.
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Classifieds

Doing anything important this weekend?

We need about a dozen people to stuff inserts into the Sagamore this Saturday, September 1. The work is easy, the hours aren't too tough, and the atmosphere is pretty relaxed, so say the least. We pay $3.25 an hour, and, more importantly, you get to be one of the first people to read the newest edition of the Sag.

To sign up for the fun, stop by our office in the basement of Cavanaugh Hall, or call 264-3456 and ask for Cyndi or Tim.

The Sagamore is an equal opportunity employer (that means we'll hire just about anyone).

Sagamore
Truth told

(continued from page 1)

unable to maintain any drives and never again threatened—even though they received an extra turn at bat before the game was halted. The Fastballers were able to polish off the game in the last of the fourth, which had more runs than a group of tourists in Tijuana.

Brown doubled, then Wolf, denied his triple previously, was able to pull one off this time. Neil Lents mirrored his triple previously, was able to pull off second on a fine hit. The three-base feet, and Bob Martin in Tijuana fouled off this time. Neil Lents mirrored his triple previously, was able to pull off second on a fine hit. The three-base feet, and Bob Martin

With the scoreboard now reading 7-4, Michael Nay singled and Dr. M.L.V. French drew a walk to load the bases. Providing a fitting finale to the festivitiesRussell reprised his scoring role with a thunder and—

Funnest moment—and there were quite a few hilarious happenings—came just as the umpires stopped the show. Dr. Glenn W. Irwin, vice president for the Indianapolis campus, vaulted out of the faculty/staff dugout, swinging a bat with a beaming smile on his face, only to be told that the game was over. For a minute he looked as confused as a lost freshman going the wrong way in the registration line.

Following the final out, student coach John Emley rushed to the home plate representative of the press to voice his displeasure over an alleged change in game rules. Emley charged that IUPUI University Relations Director Ken Beckley had stated in official releases concerning the game that slow-pitch softball rules would be used. "We made special effort during our practices to familiarize our team with slow-pitch regulations (no steals, passed balls, etc.) said the Assembly coach. "But when we arrived at the Radium, we were told that fast-pitch rules (for the most part nearly identical to regular baseball rules) were to be played.

"We think this is a blatant mis-statement of fact and we demand a re-match!"

In the Indiana's half of the doubleheader, the home teamers barraged the visiting Springfield Redbirds for eleven hits—five of them in an eventful eighth inning—in an 8-6 romp. Doc Lyle provided most of the firepower for the Indians with a three-hit night. Sheldon Burnside picked up the win, while Springfield hurler John Littlefield was tabbed with the loss.

The real question remains what the new man will do to raise the team from the attendance slump it has fallen into over the past few seasons. Many people were crying for the scalp of Bob Leonard, I guess that might help things a little, but it doesn't really get to the crux of the problem. The real problem with the Pacers is fan support (read: ticket sales).

The first logical step is to create fan recognition of all the players. They should all choose, or be assigned, nicknames. Names like "Killer" or "Pretty Boy" or "Deerstalker" should be taken by all the players. The PR firm would also probably suggest a major overhaul of the blue and gold uniforms. The new outfits would probably be designed by Halston and include caps and lots of gold chains.

The club should also announce the signing of a "mythical player" who will never be revealed to the public. He will play in a mask at all times. It matters very little if they really sign a new player or they use somebody who has been warming the bench for the past few seasons, as this is just a play to build fan support.

One player should also be designated as "the enforcer" to deal with problem players on opposing squads. This player would be sent into the game when a person on the other team begins to make too many baskets. The "enforcer" would be given the assignment of breaking the high-scoring player's wrist or neck. (Actually, such nonsense has been going on in the NBA for several years, and despite fines and suspensions, no player has been thrown out of the league.)

Not all the action, however, is in the game. Some improvements on the sidelines could also help attendance. How about topless Pacemakers—you know, those mobile young ladies who shake their pompons during the game. I guarantee more people (male) would attend the games in dire proportion to the fewer clothes the girls wear. Trust me.

But even all of this would not be enough.

How about some slapstick. Say the next time Denver comes to town to play, invite George McGinnis to the center of the court at half time to be honored with a special award. He would be introduced to the crowd and then hit in the face with a pie...thrown by Steve Downing.

If none of this works, the team could announce the next home game would be a "Texas Death Match" with the court enclosed in barbed wire, and that the two teams would play until one side "gave up."

Indianapolis is it major league material or not?

Well, we lost a hockey team. We also lost a tennis team (I am not really sure if that counts). And up to a few months ago we were on the verge of losing our basketball team. They had been pronounced dead by the media, both inside and out of Indianapolis, but like Lazarus they were raised from the dead by a west coast miracle worker.

But when all of this would not be enough.

We're looking for people who not only enjoy entertainment writing, but those with the integrity to "call 'em as you see 'em." Contact our Editorial Department, Room 001G, Cavanaugh Hall, 264-4008, for further information.