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Nursing program stopped at Fayetteville State

The Associated Press

FAYETTEVILLE - The chancellor at a North Carolina university suspended the school's nursing degree program, citing low test scores, infighting and a poor public perception.

Chancellor James Anderson said students entering their senior year at Fayetteville State University's nursing program would be allowed to graduate, The Fayetteville Observer reported. But the chancellor said no new students will be admitted to the four-year bachelor's degree program.

The program had the state's worst passing rate on the 2008 licensing test, 39 percent. FSU's passing rate was 64 percent in 2007, and the 4-year-old program has been on probation with the board since then.

Nursing programs are required by the state Board of Nursing to have an average 83 percent passing rate.

Under the UNC system's Board of Governors' policy, a program with a passing rate below 75 percent for two consecutive years can be terminated.

University officials are scheduled to talk to the board May 22.

Anderson said it would take a couple of years to rebuild the program. "We really need to re-establish the academic integrity over there," he said.

Two Board of Nursing consultants visited the program last month. They reported that a group of seniors told them some students were taken off campus when administrators learned of the Board of Nursing's visit, to keep them from talking.

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BOONE — Appalachian State University will conduct an emergency exercise from 8 a.m. to 12:30 p.m. Wednesday. The exercise will simulate a hostage taking and active shooter scenario.

During the exercise, an area along Stadium Drive will have limited or no access to those not involved in the drill. In particular, the parking areas behind the Chemistry, Astronomy and Physics (CAP) Building and Justice Residence Hall will be restricted.

More than 100 people will participate, including law-enforcement officers from the university, Boone Police Dept. and Watauga County Sheriff's Office, as well as members of the Watauga Emergency Medical Service and Boone Fire Dept.

The exercise will include individuals who will play the role of the hostage, reporters, students and the gunman. All participants will be identified by special vests or colored-coded armbands and badges. Only those individuals properly identified will be allowed in the exercise area.

In addition, only modified firearms with simulated ammunition will be allowed in the exercise area.

The university's emergency Web site (www.emergency.appstate.edu) will include information about the exercise and a link to a mock up of the site that will include information from the exercise to aid in future training scenarios.
College graduates struggle to repay student loans
By Christine Dugas, USA TODAY

Thousands of college graduates are facing a student loan crisis.

The job market is shrinking, and the sour economy is preventing employers, parents and relatives from helping those who are behind on payments.

TELL US: Have loan payments kept you from following your dreams?
STUDENT LOANS: You’re never too old for financial aid
HIGHER ED BLOG: Nickeled and dimed at graduation time

Student loan defaults are at their highest rate since 1998, and likely will go higher. And though federal student loans offer some payment modification options, private loans are far more onerous, because even filing for bankruptcy rarely wipes out the debt.

Congress might tackle bankruptcy law reform again this year, but it decided as recently as last year not to allow student loans to be easily discharged through bankruptcy filings.

Without such an option, many college grads are saddled with debt and unable to buy a home or obtain other credit. That can leave them in some cases unable to pursue the careers they studied for because they must take low-paying jobs just to try to keep up.

But lawmakers should move carefully on any reform, banking industry officials say.

"If private student debt can be discharged in bankruptcy, that creates risk, and the result will increase the cost of tuition," says Scott Talbott, chief lobbyist for the Financial Services Roundtable.

The cost of going to college or graduate school is rising. On average, the public college experience cost a student $6,585 this school year, up 6.4% from last year. Private tuition costs $25,143 on average, up 5.9%.

Help for gamblers, but not for students

FinAid.org, a financial aid information source, says that two-thirds of four-year undergraduates leave college with debt. Graduate and professional students borrow $27,000 to $114,000.

Bankruptcy law allows for discharges of credit card debt, car loans and even gambling debt, but not student loans.

A student loan debtor must try to claim an "undue hardship" to seek bankruptcy protection — a claim that is successful at best about 50% of the time. Unlike a traditional bankruptcy filing, a hardship filing requires debtors to file a lawsuit against creditors. That pits the student against corporate lawyers and defense teams, and often requires an expert witness, which can cost the graduate thousands of dollars to arrange.

"We’re talking about people who are in bankruptcy because they don’t have money," says Rafael Pardo, associate professor of law at Seattle University and co-author of a recent research report about undue hardship litigation. "Yet we’re asking them, ‘If you want relief, you have to find a way to pay for a full-blown lawsuit.’"

Renee Marie French wanted to file for an undue hardship claim in 2006 when she stopped working so she could care for her mother, who had cancer, in Albany, N.Y. As an unmarried parent of one child, French was unable to pay for a lawyer. But Thomas Califano, a bankruptcy attorney, agreed to provide pro bono service.
Even though French was able to go through the process, a judge ruled against her.

The whole process is unfair and extremely difficult, Califano says. Since then, French's student loan has risen from $14,000 to $44,000 because of interest and penalties. And her life is more difficult. Her mother died, as has her stepfather. She works as a registered nurse and earns $20 an hour.

"I pay $1,000 in child care, so I don't make enough to pay for my bills," says French. "I pay $25 a month to the collection agency."

**Bankruptcy law toughened over the years**

Discharging student debt used to be easier.

"When I first started practicing bankruptcy law 22 years ago, you could wipe away student loans that were more than 5 years old," says Nora Raum, a bankruptcy attorney in Virginia.

Gradually, bankruptcy law changed. In 1998, Congress ruled that federal student loans were not allowed to be discharged except under the undue hardship provision. In 2005, private loans, which can carry terms up to 25 years, came under the same regulations.

Student loans more than doubled in the past 10 years, from $41 billion to $85 billion, according to a 2008 report by the College Board, a non-profit organization of colleges, universities and other educational institutions. During the same period, private loans soared from 7% of student loans to 23%.

"Many students are borrowing from both federal and private loans," says Sandy Baum, senior policy analyst at the College Board. "I think we're going to start to hear a lot about how those people are unemployed and can't pay back those loans. And nobody is going to help them with that."

Federal loans offer financially distressed borrowers options, such as forbearance, extended terms and alternate repayment. But there is no escaping the loan altogether: The federal lender can pursue repayment forever because the debt statute of limitation does not apply.

It does for private loans, but they can be costlier and offer fewer relief options. Lenders often fail to offer relief to the neediest borrowers, says a report issued last month by the National Consumer Law Center.

"I feel like it's a real shame that people like me are coming out of college, weighed down by all this debt," says Austin Light, 24, a journalist for *The Mecklenburg Times* in Charlotte. He and his wife have $100,000 in student loans. "My dream is to be a full-time children's book author and illustrator, and if I wasn't shackled with this debt, I would be pursuing that."

Kim Prewitt of Baltimore is in worse financial distress.

She graduated from law school with about $140,000 in student loan debt and no job offers. To get by, she started working at a bank. But she recently lost that job.

Prewitt is allowed to temporarily stop making payments on her federal loans, although the interest continues to pile up. About one-third of her debt is from private loans, so she must continue making payments.

"I do not know which way to turn," she says. "Even once I have that full-time job so I can make the monthly payments, I am looking at 15 to 30 years to pay this off."

**Trying to reform system to help students**

President Obama wants to reform the student loan system, but even if Congress adopts his plan, it won't help the graduates who already are underwater.

Sen. Dick Durbin, D-Ill., says he plans to re-introduce a bill that stayed in the Judiciary Committee last year. It would turn back the 2005 change in bankruptcy law and allow private student loans to be discharged.

"The sky-high interest rates on private loans combined with questionable practices by lenders and the exponential growth of the private student loan market over the past decade have resulted in mountains of debt that can follow students from
graduation to the grave," Durbin says.

Rep. Danny Davis, D-Ill., also plans to keep pushing for a change in the bankruptcy law. He introduced a bill that was voted down last year.

"I think the purpose of bankruptcy is to provide some sense of release for people when they've gotten totally overwhelmed," he says. "It's difficult for me to understand why we can't treat student loans the way we treat some other indebtedness."

Since the law stopped allowing private student loans to be discharged, loans are not any cheaper, says Lauren Asher, acting president of the Institute for College Access and Success. So the argument that reform will cause increased college costs doesn't hold, she says.

Not everyone thinks bankruptcy is the best option.

"I don't support it, but I don't have a solution," says Peter Mazareas, vice chairman of the College Savings Foundation, a non-profit advocacy group for college savings plans.

"It is going to be a generational challenge, in terms of the current students who are maxing out on their loan indebtedness now realizing that they will have to pay $1,500 to $2,000 a month for the next 10 to 15 years," Mazareas says.

It is apparently on many people's minds.

In January, Robert Applebaum, a 35-year-old lawyer, launched a Facebook campaign called Cancel Student Loan Debt to Stimulate the Economy. He was furious that billions of dollars were going to bail out the banking industry, but not to help the middle class.

"I just wanted to get my thoughts out, and I posted it in a Facebook group," he says. "I never had the expectation of more than 10 people reading it."

Now 188,000 people are members of the group.

Applebaum, who still owes $96,000 in student loans, has launched a non-profit organization and website. His aim is to expose inequities and unfairness in the student loan industry: "Students are graduating with incredible amounts of debt, so they are starting out with their hands tied behind their back."

TELL US: Have your student loans kept you from following your dreams of buying a home or pursuing the profession you studied in school?

Find this article at:
8 keys to a graduation speech with pomp & significance

By Mary Beth Marklein, USA TODAY

A good commencement speech walks a fine line. It addresses graduates but will be heard by family, friends, faculty and the wider community. It should be memorable — but only for the right reasons. As college commencement season begins, USA TODAY asks students, faculty and others for advice on how to strike the right balance.

1. Inspire us ... but lose the clichés.

"Give your own advice in your own words. We know today is the first day of the rest of our lives." Last year, for example, Legally Blondes screenwriter Kirsten Smith told Scripps graduates: "Today is the beginning of your Act 2." "She nailed it."

— Whitney Eriksen, Class of '09 Scripps College, Claremont, Calif.

2. Talk about yourself ... but make it meaningful to us.

"One thing that is important to me is making my class feel like this is our speech, not a generic speech that could be given at any commencement. I may include some personal experiences, but I'll be careful not to make my speech all about me."

—Amanda Hewitt, Class of '09, Wartburg College, Waverly, Iowa

"Stories appeal to our emotions and our ability to empathize. In 2003, film director and producer Jerry Zucker engaged University of Wisconsin-Madison graduates early on in his speech with a few simple words: 'One day, when I was a kid, our house caught on fire ...' Democratic Speaker of the House Nancy Pelosi has successfully managed a career and a family with five children. Her speech at Miami Dade College last year does not shed any light into how she achieved it all. Lacking a good story, she fails to connect with the graduates."

—Cristina Negrut of graduationwisdom.com, which collects commencement quotes

STELLAR SPEECHES: Negrut's list of 10 best addresses
OBAMA; Even invitations to speak sparking controversy
COLLEGE BLOG: A new season of commencement furor

3. Make us laugh ... but leave stand-up routines to the pros.

"Very few speakers can pull this off, and if they're not Stephen Colbert or Conan O'Brien, they should not even try."

—Negrut

4. Practice ... but don't sound practiced.

"Read the speech aloud ahead of time to get a sense of how the words flow. You'd be surprised how many speakers don't do that. On the other hand, when speeches are over-rehearsed, the timing is no longer there. Good speakers also are able to edit on the fly."

—Ed Arke, communication professor, Messiah College in Grantham, Pa.

5. Make us think ... but don't make us seethe.
"To offer a message that runs counter to what the audience anticipates violates expectations. We come to celebrate the success of the class, and how that success will translate into the future. It's not the time nor the place for a political rally."

— Kristofer Kracht, communication studies professor, Gustavus Adolphus College, St. Peter, Minn.

And yet: "While needless controversy should be avoided, many important messages are controversial. We should never miss such an opportunity, including the opportunity to show openness to perspectives with which one might not agree."

— Dan Sullivan, president of St. Lawrence University, Canton, N.Y.

6. Do your homework ... because details matter.

"At my brother's graduation from Willamette University in Salem, Ore., the graduation speaker consistently mispronounced the college's name (it's Will-am-ett, not Will-a-mett) even after grumbles and giggles from the audience and several corrections from students."

— Erikson

7. Hope for a sunny day ... but even then, have pity.

"When I graduated from Shippensburg University in 1984, our speaker was Arlen Specter. I remember two things distinctly. One, his message was more about policy and politics than on what I was getting ready to do with the rest of my life. Second, he didn't seem to recognize the sunshine and heat his audience was experiencing. We weren't protected by a canopy like he was and sunscreen wasn't the rage it is today. So it all combined for a memorable speech, but not in a favorable way."

— Arke

8. Finally, keep it short. Period.

"Fifteen minutes or less suffices. A short commencement gets the party started faster (and) engages in flattery of the students, their families and schools without extensive fawning."

— Bruce Dorries, communication professor, Mary Baldwin College, Staunton, Va.

"No more than 20 minutes. When you go to a large state university and you know thousands of students have to walk across the stage, you don't really want to be there for hours and hours and hours listening to a speech that you probably won't remember in the end."

— Michelle Connavino, Class of '09, Ohio University, Athens, Ohio

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Staff Shortages in Labs May Put Patients at Risk

By LAURA LANDRO

The swine-flu outbreak has focused a spotlight on a looming risk for hospitals and their patients: a shortage of technicians to run critical lab tests.

Vanderbilt University Hospital's lab had to pull staffers from other parts of the hospital and ask technicians to work double shifts to test incoming patients for swine flu earlier this month. "It was all hands on deck for a week," says Michael Laposata, chief pathologist at the large medical center in Nashville, Tenn.

Swine flu has had minimal impact in the U.S. so far. But in the event of a major infectious-disease outbreak, labs at smaller hospitals around the country "would never have enough expertise or resources to mount a response," Dr. Laposata says. "This is a major patient-safety issue, right behind taking out the wrong kidney or giving 10 times the dose of a drug."

Like the growing shortages of primary-care doctors and nurses, the shrinking ranks of skilled lab workers pose a potential threat to the safety and quality of health care, medical experts warn. Hospitals say it currently can take as much as a year to fill some job openings. And the American Society for Clinical Pathology, which certifies lab professionals, says average job-vacancy rates currently top 50% in some states. The group is lobbying for federal and state funds to keep some academic training programs alive and raise awareness of the problem.

Besides testing for deadly viruses and infections, lab technicians, who currently number about 300,000 nationwide, perform such vital tests as diagnosing heart attacks and identifying cancerous tumors. There is no firm evidence to link the growing shortage of lab professionals to an increase in errors or a national slowdown in getting results to patients. But to head off that eventuality, hospitals and professional groups are taking new steps to increase funding for training and to lure new recruits.

"We're holding everything together with Band-Aids and glue today, but five years from now it's going to be another story," says Susan Cease, lab director for Three Rivers Community Hospital in Grants Pass, Ore., which is owned by Asante Health Systems. She says the hospital has been working with a local community college to provide the hands-on lab training for graduates of a two-year medical lab technician program. The hospital also lets its lab technicians with two-year degrees take online courses toward a bachelor's degree.

Barbara McKenna, president of the American Society for Clinical Pathology, says younger workers haven't been attracted to the field, which requires the same level of education as nursing but doesn't pay as well. Starting salaries for lab technicians range from about $27,000 to $58,000, depending on the job and level of education. And requirements for licensing and certification of lab technicians vary from state to state, which can make it hard to relocate, says Dr. McKenna, who is also associate professor of pathology at the University of Michigan Medical School.

Toiling in Obscurity

Lab workers toil in obscurity deep in the bowels of most hospitals, and most people don't know much about the field, says Carol Wells, director of the clinical laboratory sciences program at the University of Minnesota in Minneapolis. "Everyone knows what a
nurse does, but no one sees the workers in the laboratory, who are highly trained and execute the tests that are responsible for about 70% to 80% of all diagnostic and treatment decisions made by physicians," Dr. Wells says. "If we disappeared for a day or two, health care would grind to a halt."

Lab-science-training programs are expensive to run, and while some new degree programs have been started, a third of the training programs at colleges around the country have closed down over the past decade. That bodes poorly for hospitals seeking to fill job openings. The federal government estimates that 138,000 new lab professionals will be needed by 2012 to replace technicians expected to retire, but only 50,000 will be trained by that time.

Quest Diagnostics, which employs about 8,500 lab professionals, making it one of the nation's largest lab companies, currently has about 1,200 job openings nationwide. Some vacancies can take months to fill in areas of the country where training programs have closed, says David W. Norgard, vice president of human resources at Quest. The company often recruits on campuses, pitching lab work as a scientific career for which an advanced degree is not necessary.

Agnes Tyl, 26 years old, is currently enrolled at Western Illinois University, where she is preparing for a second career as a lab technician. Ms. Tyl previously took some science courses in college, but ended up getting a degree in interior design. After finding no jobs in that field, she returned to school, where she spends time peering into a microscope to look for abnormalities in blood cells. "I really see the opportunity to grow and be involved in new technology that will help in patient care," Ms. Tyl says.

**Counting Blood Cells**

Lab technicians, who usually work under the direction of a pathologist, perform tests such as analyzing blood, urine and other bodily fluids and tissues for diseases. To diagnose a suspected heart attack, they measure substances that signal cardiac stress or damage. They count the number and types of blood cells to determine the presence of anemia, leukemia and other blood disorders.

Much of the work is painstaking: Histotechnicians, for example, must prepare sections of body tissue by cutting it into thin slices, mounting it on slides and staining the tissue so it can be viewed under a microscope. Patients who want to learn more about what lab professionals do can visit labtestsonline.org, sponsored by various industry groups.

Some labs have had to change their work practices to get by with fewer technicians. Rather than have workers perform only one type of test, for instance, some labs are training technicians in different areas such as hematology and chemistry. By learning to run each other's instruments, technicians can move between areas when the workload requires it. Automation also is reducing the need for additional lab personnel, but experts say the human touch is still essential.

"Many tests are automated, but that doesn't mean a lab monkey can do them," says Dr. Wells of the University of Minnesota. "These machines have to be carefully monitored, and if they spit out a result" that doesn't make sense, only a skilled lab technician will catch a possible discrepancy and "investigate what went wrong," she says.

Several Minnesota institutions are making use of a $3.2 million Department of Labor grant to improve the supply of lab professionals. Minneapolis-based Allina Hospitals and Clinics, with 11 hospitals and 65 clinics, is offering "fast track" training programs to attract college graduates who have a science degree. The program requires them to work a year in a lab and then become certified as medical technologists after two or three years, says Jane Renken, Allina's system manager for work-force planning.

**Job Vacancies**

Some hospitals are pitching a career in lab sciences as an option for workers who have been laid off or downsized in other fields. At Affiliated Community Medical Centers in Willmar, Minn., which runs 11 clinics, some vacant lab jobs have taken as long as six months to fill, causing some backups in labs. Lab manager Judith Raske says she visits career classes at high schools, and job fairs for laid-off workers in other fields, to pitch the notion of a career in lab sciences.

"Young people have no idea what these jobs entail because no one sees the lab professionals," she says.

**Write to Laura Landro at informedpatient@wsj.com**