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Scott Mooneyham's July 22 opinion column proposes a quick fix to the complex issues facing the State Health Plan.

Unfortunately, his proposal is off base in the assumptions he makes about Blue Cross and Blue Shield of North Carolina's reserves and the company's structure.

To clarify, BCBSNC is not a charity organization like the Red Cross, for example. It is a fully taxed nonprofit. The company does not receive favorable tax treatment by the state or the federal government; in fact, BCBSNC paid more than $173 million in taxes last year.

BCBSNC maintains about four months of claims and medical expenses in reserves. The state requires us to have three to six months of claims in reserves to pay customers' claims in the event of a public health emergency or other contingency.

The money that is in reserves was paid by our customers, not by the government.

It hardly seems fair for BCBSNC customers to subsidize a state government program. In fact, it's not legal to use BCBSNC reserves this way.

Finally, while BCBSNC processes claims for the North Carolina State Health Plan, the benefits and financing of the plan are controlled by the General Assembly and the state.

DAN GLASER
Chief Financial Officer
BCBSNC
Grow with quality, UNC told

BY SAMUEL SPIES  
STAFF WRITER

CHAPEL HILL - Growing enrollment at UNC-Chapel Hill could turn off top applicants if the university adds too many students or lowers the bar to get them, a consultant told trustees Thursday.

Campus leaders are carefully considering how to grow the student body while preserving quality. The Art & Science Group, a consulting firm with offices in Baltimore and Carrboro, presented findings of a study of how the university's size affects students' decisions to apply.

The survey uncovered some misconceptions among high school students who ask UNC-CH for application information. Nearly half think the university is bigger than its 28,000 enrollment, and nearly a third think it has multiple campuses.

The study predicts the reactions of prospective students to two enrollment levels — 33,000 and 36,000.

Consultant Rick Hesel said that increasing enrollment to 33,000 would have negligible effects on the number of students who apply. Growing to 36,000 would have "modest unfavorable impact," the report said. The university could offset some of those negatives if it had a reputation for being generous with merit scholarships, the report said.

The report also warned against lowering admissions standards and said applications from top in-state and out-of-state students could fall 20 percent or more if the quality of enrolling students slips.

"It's going to be incumbent on all of us to work very hard to recruit the very highest-performing North Carolina undergraduates to our campus," Chancellor Holden Thorp said.

UNC-CH last year surpassed 28,000 students for the first time. But many high schoolers already think the campus has 33,000-plus students, the report said. N.C. State University has 31,100.

Academic quality is the university's biggest asset in recruiting top candidates, Hesel told the board, and perception of that quality should be maintained.

Schools such as Boston College, Georgetown, Yale and Princeton are more significant competitors for students than they were four years ago, the study found.

UNC-CH has succeeded in attracting applications from larger numbers of the state's top students, Hesel said. Just over half the students in the top 10 percent of their high school classes apply, and 62 percent of students in the top 5 percent of their classes apply.
Campus Cleanup

Painters Johnny Wainwright and Chris Conner, right, freshen up the front sign of the main campus in Greenville, N.C. on Tuesday, July 22, 2008. They were finishing up the two day process which included an epoxy primer and glossy black paint. (Photo: AP Photo/ECU, Marc J. Kawanishi)
Swimmer losing sight, but gains insight

2008 Paralympic Games: Dupree has eyes on the prize

TIM STEVENS, Staff Writer
Comment on this story

Swimmer Tucker Dupree of Garner, who in the past year has lost most of his vision, says he is amazed by the athletes at paralympic competitions.

He marvels at the Chinese backstroker who holds himself in position at the start with a towel clinched between his teeth, and by the swimmer from Norway who competes despite the loss of her left leg and arm. He's been at a meet with a quadriplegic swimmer.

But Dupree, 19, quickly learned that paralympic athletes are not there just to participate, but to win.

"At the start of the race, I don't know their story and they don't know mine," Dupree said. "But we both know we want to kick the other's butt."

Dupree is expected to have a chance to win when he competes in the 2008 Paralympic Games in Beijing, China, from Sept. 6-17.

Dupree's story is different from most other paralympic athletes.
He was a typical senior at Garner Magnet High in the spring of 2007 when a gray dot began to encroach on the middle of his vision.

He was diagnosed with Leber hereditary optic neuropathy. There is no treatment, no cure. In a matter of weeks, the dot grew darker and larger.

In the past year, Dupree has lost 67 percent of the vision in his left eye and 82 percent in his right eye. His vision is 20-750, meaning he can see at 20 feet what most people can see at 750.

Swimming in the paralympics has helped him deal with his loss.
"Once you see what other people have dealt with, you think, 'I don't have many problems, I'm just blind,' " he said.

Dupree was a competitive swimmer before his vision problems. Among blind athletes, he has become one of the most successful American swimmers of all time.

He holds 18 U.S. and five Pan-Am Paralympic records, all set in the past year.
"He is an animal," said Elexis Gillette, an Athens Drive graduate and the U.S. record holder in the long and triple jump by a blind athlete.

Gillette, who trains full-time at the U.S. Olympic Training Center in Chula Vista, Calif., will also compete in the Paralympic Games.

The Paralympics are Olympic-style games for 4,000 athletes representing 136 countries in 13 different disability groups. The Paralympics emphasize athlete achievements rather than disability.

That's one of the lessons that Dupree has learned over the past year.

"They [other competitors] don't know if I have been blind from birth or for a year or 10 years," Dupree said. "And they don't care. They want to win the race."

Gillette, an East Carolina graduate, was a silver medalist in the long jump in the 2004 Paralympic Games in Athens, Greece.

He won the U.S. paralympic trials in the long jump, triple jump (setting the U.S. record), 100 meters and 200 meters.

He has a leave of absence from his job at the Raleigh Parks and Recreation Department and has moved to the training center because he wants to be the best in the world.

That goal was reinforced the first day.

"I arrived at the airport and figured I'd go check in, check the place out," Gillette said. "But no, I went from the airport to the gym for my first workout.

"It was great. I've never trained like this."

Gillette competes in the S11 class, which is for athletes with no vision. Gillette lost his vision to glaucoma when he was in the second grade. He can distinguish light and dark with his right eye.

Dupree is the S12 class, which is for athletes with 20/600 vision or worse.

"This will be the first time I've ever swum against just swimmers in my class," Dupree said. "There just aren't that many.

"Most of the top swimmers in my class are in other countries. Travelling is expensive and I guess they can't afford to come to the United States to compete."

Dupree is ranked fourth in the world in the 400-meter freestyle, fifth in the 50 and 100 freestyles and sixth in the 100 backstroke.

Gillette is looking forward to the Paralympics, but said he may be more excited for Dupree.

"I was 19 when I went to the games in Greece," Gillette said. "It was simply amazing. I am going to enjoy Tucker experiencing that."

Dupree said he can't imagine what it will be like. The swimming venue seats 18,000 and he's been told that every session is sold out.

"Eighteen-thousand people. Can you imagine? Watching me swim?" he said.

The Paralympics will be held at the same venues as the Beijing Olympics. Usually many of the Olympic athletes stay for the Paralympic Games.

"Paralympics are much bigger in some foreign countries," Dupree said. "When I was in Canada, one of the guys I was racing has a national television commercial for Visa."
Dupree has taken public speaking classes at Wake Tech and makes motivational speeches. All the proceeds from his speaking engagements go to a fund to help his parents travel to Beijing.

"Something I will never forget is seeing their faces when I received the Greater Raleigh Sports Council Courage of Character Award," he said. "I want them to see me swim in China."

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The price of an education likely to be debt

By Mary Beth Marklein
USA TODAY

FAYETTE, Ala. — When Elisha McKinney graduated this spring from Bevill State Community College, she became the first in her family to earn a college degree. Now, as she takes online summer classes toward a bachelor's degree, she marks another first that she hopes will be her last: She took out a student loan.

"I did everything I had to" to avoid borrowing money, says McKinney, 34, a married mother of three who worked full time while also a full-time student. "I'm nervous."

That sentiment is typical here in the Appalachia Mountain foothills, where many students are "raised to be very cautious about going into debt," says Neal Morrison, interim president of Bevill State.

But as the costs associated with going to college have increased, loans have gotten harder to avoid. The number of Bevill State borrowers is still small: less than 3% of students last year. But it has climbed steadily, from zero in 2001 to 148 in 2006.

That trend line is creating a dilemma for Morrison and other community college presidents, who have long preferred students not take on debt. Like many two-year colleges, Bevill State has opted out of a federal loan program.

The American Association of Community Colleges, which represents 1,200 two-year institutions, says most colleges that don't participate in the program base the decision on "overwhelming concern for the serious consequences of debt and default for students." Of particular concern are students who take remedial classes, for whom dropout -- and default -- rates tend to be higher.

There's a hitch for participating colleges, too: If too many students default, the college could be barred from other federal aid programs. That's a concern at schools such as Bevill State, where more than half the student body qualifies for federal Pell Grants for low-income students.

Though most students have access to federal loans, a study released in April found that about 25% of 1,078 two-year colleges don't participate. Alabama is surpassed only by Georgia in the percentage of community college students who can't access federal loans. In Georgia, 60% are affected; in Alabama, 51%.

A main attraction of the federal loan program is its relatively low interest rate and principal fee.

Worth the cost: Samantha Sherer, on the job at Jim 'N Nick's in Jasper, Ala., is taking a math class this summer.

Robert Shireman of the non-profit Project on Student Debt, which conducted the study. He says non-participation leaves students with a meager array of options. They can take out private loans, which are riskier and more expensive. They can work -- or work more. They can use credit cards. Or they can quit school.

Now, with some of the biggest lenders, such as Citibank, cutting back on service to community colleges, Shireman says federal loans are even more important.

In response to the loan climate, last month the community college association collaborated with another group to offer a program to help member schools navigate federal loan programs.

"We want to be sure that when a college wants to make loans available to its students, that capital is available," says David Baime, a vice president of the association.

At Bevill State, which ended participation in the federal loan program in 1989, Morrison says he's reconsidering. "It's getting to a point now that every college is going to have to look at some type of loan system."

Some good news: Though default rates were high in the early '90s, the Project on Student Debt found high default rates and sanctions to be relatively rare today.

Still, among schools that offer federal loans, some do so reluctantly. Wallace State Community College, about a two-hour drive from Bevill State's main campus, joined the federal program in 2003 after tuition increased 35% over the previous fall.

Today, the average Wallace State student graduates $14,000 in debt -- a "heart-rending statistic," says president Vicki Hawsey.

Of those students who completed a community college degree in 2003-04, 33% had student loans; the average amount was $9,061, according to an analysis of federal data by the Project on Student Debt.

At a time when a college degree is increasingly the surest ticket to economic security, some students acknowledge that debt may be inevitable.

"It would be better if we could save up," says Samantha Sherer, 23, of Nauvoo, a waitress who enrolled this summer at Bevill State. She says she and her husband "already have a truck payment and all those other bills, too."

But she has long aspired to teach math and coach volleyball. "Now that I've worked my tail off (in service jobs), I realize the importance of an
Financial aid limits can be roadblock

Beyond tuition, students need living expenses

By Mary Beth Marklein
USA TODAY

Community colleges pride themselves on being the best bargains in higher education, yet affordability remains a barrier for many low- and moderate-income students.

Tuition, though it’s rising faster than inflation, isn’t the main culprit. At $2,361, last year’s average community college cost was just 38% of what public four-year universities charged, says the non-profit College Board, which tracks annual tuition increases. Bigger factors:

Costs related to going to college. The College Board says the average budget for community college undergraduates last year was $13,126, and more than 80% went toward transportation, books and supplies, room and board and other expenses such as child care.

Financial aid eligibility. State and federal aid tends to be geared toward full-time, traditional college students, says Amy-Ellen Duke of the non-profit Center for Law & Social Policy in Washington. And most community college students don’t qualify for federal tax credits and deductions, which generally benefit higher-income families attending high-tuition schools.

Awareness of aid. A recent study by the non-profit Project on Student Debt found that two-thirds of community college students don’t apply for financial aid, about twice as many as students at public and private universities. A report released in May by the federal Student Advisory Committee for Financial Assistance says reasons vary, but many students “just don’t think they qualify, or they’re intimidated” by the process, says David Barnes of the American Association of Community Colleges.

The federal advisory committee is exploring how to encourage more students to apply and plans to report findings this fall. A federal financial aid law enacted last year could ease some of the burden on working students. And some states, including Illinois, Maryland and North Carolina, have improved efforts to help community college students access aid.

A report in May by the federal advisory committee projects a lack of money will prevent up to 3.2 million college-qualified high school graduates from earning a bachelor’s degree. Low-income students — and especially those who start at two-year schools — are most at risk.