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ECU expects injured South Carolina quarterback to play

By Nathan Summers - The Daily Reflector

GREENVILLE—East Carolina will try to be ready for anything when it stares down No. 9 South Carolina this Saturday at Williams-Brice Stadium.

But third-year ECU coach Ruffin McNeill isn’t at all in doubt about which quarterback he’ll see when the Gamecocks offense takes the field, even though that quarterback isn’t completely healthy.

“Connor Shaw will be playing,” McNeill said.

Shaw, a junior from Flowery Branch, Ga., suffered a deep bone bruise on his right arm after being hit by a helmet in the Gamecocks’ 17-13 win over Vanderbilt last Thursday.

Shaw will sit out practice at least through Wednesday, Gamecocks coach Steve Spurrier said. There is a chance sophomore backup Dylan Thompson
will get the nod if Shaw’s injury doesn’t improve, but McNeill is convinced Shaw will start.

“He’s a football player, a coach’s kid, but they don’t change their offense with either quarterback,” McNeill said. “They have designed quarterback run plays and throw the football.”

They struggled with the latter against Vanderbilt.

Shaw completed 7 of 11 passes for 67 yards and one interception. Thompson briefly replaced Shaw and was 0-for-3, and third-string quarterback Seth Strickland missed his only attempt.

The lack of passing productivity was unprecedented for a Spurrier-led offense, but Shaw and Marcus Lattimore offset it with their legs.

Lattimore ran for 110 yards and two touchdowns, and Shaw added 92 yards rushing.

• Suspended players return: McNeill confirmed receivers Danny Webster, Dayon Arrington and Antonio Cannon were back with the team after each served one-game suspensions for the season opener against Appalachian State for violating team rules.

Both Webster and Arrington are on this week’s depth chart in reserve roles.

McNeill said the suspended players were part of a lively, positive and constructive sideline in the win against App State.

“They were enthusiastic, supportive,” he said. “The guys that we knew were not going in the game, that we addressed, did a good job of supporting the guys that were out on the field.”

• Heat wave: McNeill players for their dedication to conditioning, which seemed to pay off in ECU’s 35-13 victory over the Mountaineers. With the heat at its worst in the second half, the Pirates were at their best, turning a 14-13 contest into a blowout in the final two periods.

“I was very proud of our conditioning,” McNeill said. “We had a couple guys have some cramp issues, but not many.”

• Injuries: The biggest injury is the left knee injury sustained by nose tackle Michael Brooks last Saturday. McNeill said the senior’s MRI was to be evaluated later Monday and that he was “hopeful” Brooks could return to make the South Carolina trip. If not, it will be a long day for top reserve Terrell Stanley, a redshirt freshman whose collegiate debut against App State was solid, and included his first-career tackle and fumble recovery.
Spurrier wary of ECU
By Nathan Summers
Wednesday, September 5, 2012

Although it can sometimes be tough to tell in his addresses to the media, Steve Spurrier certainly was being earnest when he said on Tuesday the East Carolina football team will be mindful of last season when the Pirates step onto the field in Columbia, S.C., on Saturday.

The eighth-year South Carolina head coach knows as well as anyone who witnessed the Gamecocks’ comeback win over the Pirates in Charlotte that the game could have ended much differently.

“They’ll see they had a really good chance to get us last year, and they sort of fumbled it away, they really did,” said Spurrier, whose team trailed the Pirates 17-0 in the second quarter and 24-14 at halftime before scoring off three consecutive ECU turnovers in the third quarter and rolling to a 56-37 win. “We scored on fumbles, had a punt return and this, that and the other. They’ll know that they can play with us very well.”

In a manner perhaps more befitting the stereotype of Spurrier, the former University of Florida and Washington Redskins head coach also described what he said is a bigger potential win for ECU than the Gamecocks.

“If you notice around the country, a lot of those smaller colleges give everybody fits, and I don’t have the exact reason for it,” Spurrier said. “They really come to play. It’s a huge victory for them if they’re able to beat a big
college team, and it’s not that big a deal for the big college school, so you get in a lot of tight games. It happens everywhere.”

Shaw update
Spurrier continued to play it safe on Tuesday as to the likelihood that his starting quarterback will be fit to play by Saturday at 12:21 p.m.

The coach again addressed the status of the deep bruise on the throwing arm of Connor Shaw, which will keep him out until at least Thursday. What happens beyond that is in question.

“Connor could be ready to play,” Spurrier said of Shaw, who sustained the injury by way of a helmet in last week’s game. “We’ll see how he feels (today) or Thursday. If he can’t pitch it around on Thursday, he probably is not going to play.”

Spurrier said he does not believe in knowingly putting a player who is in pain on the field. After leaving the game temporarily last Thursday, Shaw returned to stage the Gamecocks’ winning touchdown drive in the fourth quarter. But by Sunday, Spurrier said Shaw could barely lift his arm.

“Every time he fell on his back or his shoulder or wherever, he got up in a little pain, and I don’t think anybody wants to see that,” Spurrier said. “If he’s in pain, he doesn’t need to be out there playing. From what I understand, he thinks he’s not going to have any pain by the weekend, but we’ve just got to wait and see.”

Spurrier confirmed the injury was strictly a bone bruise and that Shaw sustained no joint damage.

Similar success
The final scores of the Gamecocks’ victory over Vanderbilt (17-13) and the Pirates’ win over Appalachian State (35-13) last week were not similar, but the big second halves for both winning teams were, as were their respective ability to close out the fourth quarter.

In Monday’s weekly media address, third-year ECU head coach Ruffin McNeill praised his team’s rousing surge to turn a 14-13 game in the third quarter into a blowout.

“Our offense held tight and ended up controlling the football,” McNeill said of the Pirates’ initial win of the season. “We talk about four-minute offense,
and toward the end of the game we got the ball back with five-plus and ran the clock out and won the football game.”

Although there was no such cushion for the Gamecocks against the Commodores — SC’s late comeback capped a sluggish opener offensively — Spurrier offered similar plaudits to his team for controlling its destiny late in the game.

“We came back and put a drive together in the fourth quarter to score and put another drive or two together to run off over 10 minutes in the fourth quarter,” he said. “I think Vandy had eight or nine plays in the fourth quarter.”

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Editorial: Remember governor's race
Wednesday, September 5, 2012

The near certainty of North Carolina being one of the most contested states in this year’s presidential election will put an exaggerated focus on issues affecting this state, such as unemployment and job creation, education, infrastructure and tax reform. Unfortunately, the attention given the state by the national campaigns is likely to overshadow a race for the office best positioned to address those concerns.

The campaign for governor may not be receiving the coverage or generating the enthusiasm evident in this state over that for the presidency, but voters should not ignore the tremendous importance of who leads this state. Those intending to cast a ballot in that race may have to do some work to stay informed about the candidates, but that effort is critical to making an educated decision in November.

Republican Party gubernatorial candidate Pat McCrory came to Greenville on Monday, appearing on stage with vice presidential candidate Paul Ryan at East Carolina University. The former mayor of Charlotte is making his second bid for the state’s top job and his campaign should be buoyed by recent polling that shows him opening a significant lead on his main challenger, Lt. Gov. Walter Dalton.

For his part, the Democratic Party’s standard bearer in North Carolina may be served this week by the national convention taking place in Charlotte. Dalton will take a turn in the spotlight on Thursday night, speaking at Bank of America Stadium before President Barack Obama’s nomination acceptance speech. The former state senator also hopes the convention will help reduce the massive fundraising advantage McCrory currently enjoys.

For now, the campaigns seem content to crisscross the state, meeting supporters at community events and counting on the grassroots operations built for the presidential race. That changes next month when the two men will conduct a series of three debates, all of which should be available on television to local viewers. The first two will take place the same day as presidential debates, but earlier in the evening.

North Carolina residents hardly need reminding that this election comes at a critical moment for the state, one in which voters will provide Raleigh’s marching orders for the next four years. It is incumbent that those intending
to participate take responsibility for looking past the advertising bombardment of the presidential race to make sure that the choice made in November is what best serves the future of this state.
Daughter of former city manager slain

Ron Kimble worked 16 years for the City of Greenville. He started his tenure as finance director from 1984-88, then became assistant city manager until his appointment as manager in 1990. He worked as Greenville’s city manager until 2000.

By Michael Abramowitz
Wednesday, September 5, 2012

The daughter of a former Greenville city manager was shot and killed Monday near her home in Tampa, Fla., according to news reports. The alleged killer committed suicide, news reports from the Tampa Bay Times said.

Tampa police said that Jamie Kristine Kimble, 31, daughter of Ron Kimble, former Greenville city manager and current assistant city manager of Charlotte, allegedly was assaulted and beaten by Luis Roberson Rodriguez, 39, a man she had been dating on and off for some years, Times staff writer Jessica Vander Velde reported.

Kimble and Rodriguez argued after her return to Tampa from a trip to London, police said. About 7:45 p.m., Rodriguez allegedly punched Kimble several times, and she jumped out of his car.

Rodriguez then allegedly shot Kimble several times, killing her, and shot himself in the head, Tampa police said.

Investigators are calling it a murder-suicide.
Autopsies reportedly were scheduled for Tuesday.
Kimble attended the University of North Carolina at Chapel Hill, where she made the dean’s list, Vander Velde reported. Friends and family gathered at the Kimble family’s North Carolina house on Tuesday.
Kimble’s father, worked 16 years for the City of Greenville. He started his tenure as finance director from 1984-88, then became assistant city manager until his appointment as manager in 1990. Ron Kimble worked as Greenville’s city manager until 2000, when he accepted the position of deputy city manager of Charlotte.
In Charlotte, Kimble is responsible for economic development, redevelopment, hospitality and tourism, and business corridor improvement activities for that city.
He has led initiatives including the NASCAR Hall of Fame, Wachovia Tower/Cultural Arts Facilities Expansion, and U.S. National Whitewater Center.
Kimble also is the lead staff member for several Charlotte City Council committees, including economic development and planning and government affairs.

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Editorial

Easy does it

UNC-Chapel Hill shouldn’t boast too much about getting a break from the NCAA.

One thing’s for certain. The NCAA isn’t exactly CSI.

One wonders how the NCAA, governing body of college athletics, would approach the cracking of a cookie jar. The kid is discovered coming out of the kitchen with Oreos in one hand, oatmeal cookies in the other and sugar dust on his lips, chin and shirt. The cookie jar is shattered on the kitchen floor.

“I didn’t do it and I don’t know anything about it,” he says.

“Oh,” says the NCAA, “then go on your way.”

No, the alleged academic fraud now under investigation at the University of North Carolina at Chapel Hill isn’t that simple, perhaps. But when a couple of football players’ suspicious transcripts show kindly grades in one department from one professor (African and Afro-American Studies and Julius Nyang’oro) and decidedly poor marks in other courses, and when there have been no-show courses in that department loaded with football players, including a summer school course in which no instruction was offered – if those aren’t problems for college sports’ governing body, then its standards are too low.

Guess what? Its standards are too low.

The bottom line

In a decision announced by UNC-Chapel Hill that has national commentators crying and laughing, the NCAA decided there will be no sanctions for the university related to the alleged academic fraud in African and Afro-Americans Studies and its connection to athletes. Considering the information that’s come to light, from courses with no instruction to a curious transcript revealed to be that of former star Julius Peppers, and the fact that there now are three investigations about the matter, this is astonishing.
All this is not to say that UNC-Chapel Hill absolutely needs to be punished some more (in addition to sanctions for impermissible benefits to players and a failure to monitor the program). Indeed, the NCAA appears to have been inconsistent in its oversight of many others who have broken the academic rules.

The organization has punished some schools with academic-related problems and ignored others, The N&O reported. The goal should be to raise standards and then enforce them uniformly.

But let’s not forget that the NCAA has an interest in protecting the hugely profitable status quo for universities in big-time athletics. Hundreds of millions of dollars worth.

**Players’ favorites**

In the case of UNC-Chapel Hill’s problems and the alleged fraud, the organization seems to be looking for reasons to do nothing. One NCAA official told The N&O in an interview that the organization doesn’t get involved in cases where academic fraud was not intended to specifically help athletes. Apparently, if there are other, non-athlete students, for example, in an independent study class where there is no instruction, then the organization says that can’t be interpreted as designed to benefit athletes.

At UNC, that was the case, even thought athletes were a majority of those enrolled in “aberrant” classes.

As the protector of a national big-money enterprise, albeit one with a recent history (Southern California, Ohio State) of serious problems, the NCAA isn’t going to rock the money-laden boat. But here goes anyway.

The organization needs to take a look at the effectiveness of its rules and ask itself whether the scope of those rules needs to be broadened. That would mean that the interaction of athletics and academics would indeed come under the microscope not just of the academic overseers (who should have been paying closer attention to the situation on their campus in Chapel Hill) but also under the NCAA, which has the right to impose penalties.

For these periodic scandals, though rare, are symptomatic of the blinding of college administrators by the bright lights and big revenues of college athletics/entertainment spectacles. The lights may not need to be cut off, but they definitely need to be dimmed.
Less than a month ago, John Williamson was notified he was going into the East Carolina Athletics Hall of Fame. It left the former New Hanover High School and Pirates baseball standout grateful.

The election comes 11 years following his final game with the Pirates. He enters the Hall of Fame the weekend of Nov. 2-3, when the Pirates host Houston in a football game. The class includes gridiron star David Garrard, ex-ECU football coach Steve Logan and two others.

“People ask me, ‘What did you do to get into the hall of fame?’” Williamson said. “I look at my time at East Carolina as having some good years. I didn't have any wow years. ... What I had was the consistency from a freshman through my senior year.”

He is the lone ECU player with at least 40 career home runs, 50 doubles, 100 walks, 200 runs and 200 RBI. And he is the program's all-time leader in at bats (901), doubles (72), games started (236) and total bases (509).

He also became the first ECU player named Freshman All-America by Collegiate Baseball Newspaper and Baseball America, and he participated in three consecutive NCAA Tournaments.

“John was a very quiet competitive guy,” said Cliff Godwin, his teammate and roommate for three seasons with the Pirates and now an assistant coach at Mississippi. “John was so laid back, but he had that internal fire.”

Williamson said he plans to acknowledge coaches, teammates, family and discuss the drive it took to be recognized among the ECU elite.

His story begins in 1996.

As a high school sophomore, he moved in with his aunt and uncle after transferring from Hale School, a private school in the Raleigh-Durham area.

“I went to Hanover to be part of something special,” Williamson said.

Then-Wildcats coach Dave Brewster placed heavy emphasis on weight training and repetition in the batting cages. His philosophy worked well; the
program was coming off three successive trips to the Class 4A state championship game.

Williamson thought being surrounded by better players and facing finer competition would groom him for college. As a senior, when N.C. State, UNCW, Elon, Western Carolina and ECU expressed interest, his goal of professional baseball became more realistic.

After college stardom, the Seattle Mariners selected him in the 18th round of the 2001 draft and he lasted three seasons before being released.

After returning to graduate, in 2005 he moved to Southern California to join the sales department for Cintas, a national weekly rental uniform company. Four years later, he was transferred to Boise, Idaho, and now is a general manager in charge of 50 employees.

He credits baseball for preparing him to climb the corporate ladder.

“A lot of the tools in baseball and the characteristics of the game I can apply in my current profession, like self-discipline, execute and work ethics,” he said. “For me, baseball was not only just a sport, but in life you learn a lot of the tools necessary to be successful.”

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A new policy at the University of North Carolina Wilmington aims to keep the school from becoming the next Penn State.

It's called the Policy for the Protection of Minors, and its goal is clear-cut: Keep children under the age of 18 safe on campus.

The policy, which UNCW Chancellor Gary Miller presented to trustees at their August meeting, was established “in light of recent circumstances revealing cultural and administrative failures at Penn State,” Miller's report said. The policy will go into effect in the next few weeks, once school officials set up how employees will be trained to use it, said UNCW general counsel Rob Hoon.

The policy will increase awareness and educate the campus about sexual abuse while also giving employees multiple ways to report any abuse they suspect, Hoon said. Officials also want the policy to create a university culture that refuses to foster abuse, he said.

“No other measure will be more effective to prevent abuse than denying the circumstances that give rise to abuse – access to minors with the opportunity for secrecy and privacy,” Hoon said.

At Penn State, investigators say top university officials ignored evidence of sexual assault against multiple young boys by Jerry Sandusky, a former football assistant coach. The incident prompted UNCW to re-examine the way it handles programs involving children under the age of 18. At least two other North Carolina schools – Duke University and Wake Forest University – have also established policies for the protection of minors this year.

More than 10,000 children under the age of 18 come to UNCW's campus each year for organized activities, Hoon said. Children are involved in both large programs, like Isaac Bear Early College High School, and smaller groups, such as tutoring within an academic department.

The policy requires all employees and volunteers who work with children to undergo screening and background checks and complete training that teaches them how to identify and report abuse. While programs like Isaac
Bear already have their employees go through preventative training, the new policy will increase that, Hoon said.

But “one size won't fit all” when it comes to educating employees, he said. Because each program involving minors is different, the university is putting out a list of training techniques that each program can pull from.

It also lays out university-, state- and federal-level procedures for reporting abuse and gives people several tools – online forms, a list of key contacts, how to report anonymously – to use if they file a complaint. Anyone who suspects abuse must report it to the New Hanover County Department of Social Services and the UNCW police department and Title IX coordinator, according to the policy.

One of the policy's key points is the idea that reporting abuse is a requirement, Hoon said. It’s already state and federal law, and this policy both clarifies that and adds a university requirement.

It “removes the discretion of any university official to forego a report of suspected abuse,” Hoon said. “It doesn't matter whether the information is firsthand or from a secondary source.”

UNCW hasn't had any complaints about sexual abuse on campus, and establishing this policy is a way to try to maintain that, Hoon said.

“It is possible to fail on multiple levels” in training and educating employees and volunteers, Hoon said. “But if you can deny potential abusers both access to minors coupled with privacy and secrecy, you can prevent the opportunities that give rise to the incidence of abuse and molestation.”

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Muslims From Abroad Are Thriving in Catholic Colleges

By RICHARD PÉREZ-PEÑA

DAYTON, Ohio — Arriving from Kuwait to attend college here, Mai Alhamad wondered how Americans would receive a Muslim, especially one whose head scarf broadcasts her religious identity.

At any of the countless secular universities she might have chosen, religion — at least in theory — would be beside the point. But she picked one that would seem to underline her status as a member of a religious minority. She enrolled at the University of Dayton, a Roman Catholic school, and she says it suits her well.

“Here, people are more religious, even if they’re not Muslim, and I am comfortable with that,” said Ms. Alhamad, an undergraduate in civil engineering, as several other Muslim women gathered in the student center nodded in agreement. “I’m more comfortable talking to a Christian than an atheist.”
A decade ago, the University of Dayton, with 11,000 undergraduate and graduate students, had just 12 from predominantly Muslim countries, all of them men, said Amy Anderson, the director of the school’s Center for International Programs. Last year, she said, there were 78, and about one-third of them were women.

The flow of students from the Muslim world into American colleges and universities has grown sharply in recent years, and women, though still far outnumbered by men, account for a rising share.

No definitive figures are available, but interviews with students and administrators at several Catholic institutions indicate an even faster rate of growth there, with the Muslim student population generally doubling over the past decade, and the number of Muslim women tripling or more.

At those schools, Muslim students, from the United States or abroad, say they prefer a place where talk of religious beliefs and adherence to a religious code are accepted and even encouraged, socially and academically. Correctly or not, many of them say they believe that they are more accepted than they would be at secular schools.

“I like the fact that there’s faith, even if it’s not my faith, and I feel my faith is respected,” said Maha Haroon, a pre-med undergraduate at Creighton University in Omaha, who was born in Pakistan and grew up in the United States. “I don’t have to leave my faith at home when I come to school.”

She and her twin sister, Zoha, said they chose Creighton based in part on features rooted in its religious identity, like community service requirements and theology classes that shed light on how different faiths approach ethical issues.

Many Muslim students, particularly women, say they based their college choices partly on the idea that Catholic schools would be less permissive than others in the United States, though the behavior they say they witness later can call that into question.

They like the prevalence of single-sex floors in dorms, and even single-sex dorms at some schools. “I thought it would be a better fit for me, more traditional, a little more conservative,” said Shameela Idrees, a Pakistani undergraduate in business at Marymount University in Arlington, Va., who at first lived in an all-women dorm.

Some of the women land at Catholic schools more or less accidentally — some are married and simply enroll where their husbands are going, while
others are steered toward particular schools by their home countries’ governments.

But for others it is a conscious choice, based on recommendations from friends or relatives, or impressions gained from growing up in places, like Lebanon, with strong traditions of church schools.

Most of the schools say they do not specifically recruit Muslim students.

“There’s no conscious effort,” said the Rev. Kail Ellis, a priest and vice president for academic affairs at Villanova University, near Philadelphia. “It’s basically something that happened through word of mouth and reputation.”

Muslim students here cite the accommodations Dayton has made, like setting aside spaces for them to pray — a small room for daily use, and two larger ones for Fridays — and installing an ablution room for the traditional preprayer washing of hands and feet.

The university also helps students arrange celebrations of major religious holidays, and it contracts with a halal meat supplier for special events.

Manal Alsharekh, a Saudi Arabian graduate student in engineering at Dayton, said, “I was in another university before that did not respect us so much.”

Even so, the adjustment to an American school can be jarring, especially for women. They are a minority even within the minority of Muslim students. Many of them follow restrictions on interaction with nonrelatives, and the head coverings most of them wear make it impossible to blend in.

The degree of culture shock students experience varies as widely as the traditions they grew up in. Some eat the nonhalal meat served daily in school cafeterias, some eat it only after saying a blessing over it and others do not eat it at all.

In a gathering of foreign-born Muslim women here, traditional attire varied widely, from Ayse Cayli, a graduate student from Turkey who does not cover her head and wore shorts and a T-shirt, to Mrs. Alsharekh, who while in public wears a floor-length cloak over her clothes and a veil across most of her face. Most wear a hijab, or head covering, and stylish but fairly conservative Western clothes extending to the ankles and wrists, even in warm weather.

The prospect of walking into an identifiably Christian institution, often for the first time in their lives, can be intimidating.
“I was afraid they will not like me because I am Muslim, or they will want me to go to church,” said Falah Nasser Garoot, a male Saudi graduate student in business at Xavier University in Cincinnati. “At first, when I saw the crosses on the classroom walls, it was very strange for me.”

Fatema Albalooshi, a graduate student from Bahrain who is studying engineering at Dayton, said that when she first looked into the school, “I thought it was going to be compulsory to take Catholic courses.”

And for the women, especially, identifiable by their head scarves, there are always questions. “People stop and ask me questions, total strangers, about my head covering, they’re curious about how I dress,” said Hadil Issa, an undergraduate here who grew up in the Palestinian territories and the United States. The more covering they wear, the more women are asked if they get hot in the summer. Muslims are consulted on etiquette by students planning to visit the Middle East. And often, they are asked why they attend a Catholic school.

“I tell people the atmosphere is very warm and supportive,” Ms. Issa said. “I feel accepted here, and that’s what matters.”

Ty William Wright for The New York Times
A freshman, who gave her name as Naima, sat inside of one of the prayer rooms on the Dayton campus.
Ty William Wright for The New York Times
Doug Wallace Jr. was left legally blind and unemployed just a few years after graduating from Eastern Kentucky University, with $89,000 in student loans.

**Last Plea on School Loans: Proving a Hopeless Future**

By RON LIEBER

PLAIN CITY, Ohio — It isn’t easy to stand up in an open courtroom and bear witness to the abject wretchedness of your financial situation, but by the time Doug Wallace Jr. was 31 years old, he had little to lose by trying.

Diabetes had rendered him legally blind and unemployed just a few years after graduating from Eastern Kentucky University. He filed for bankruptcy protection and quickly got rid of thousands of dollars of medical and other debt.

But his $89,000 in student loans were another story. Federal bankruptcy law requires those who wish to erase that debt to prove that repaying it will cause an “undue hardship.” And one component of that test is often convincing a federal judge that there is a “certainty of hopelessness” to their financial lives for most of the repayment period.

“It’s like you’re not worth much in society,” Mr. Wallace said.

Nevertheless, Mr. Wallace made his case. And on Wednesday, nearly six years after he first filed for bankruptcy, he may finally get a signal as to
whether his situation is sufficiently bleak to merit the cancellation of his loans.

The gantlet he has run so far is so forbidding that a large majority of bankrupt people do not attempt it. Yet for a small number of debtors like Mr. Wallace who persist, some academic research shows there may be a reasonable shot at shedding at least part of their debt. So they try.

Before the mid-1970s, debtors were able to get rid of student loans in bankruptcy court just as they could credit card debt or auto loans. But after scattered reports of new doctors and lawyers filing for bankruptcy and wiping away their student debt, resentful members of Congress changed the law in 1976.

In an effort to protect the taxpayer money that is on the line every time a student or parent signs for a new federal loan, Congress toughened the law again in 1990 and again in 1998. In 2005, for-profit companies that lend money to students persuaded Congress to extend the same rules to their private loans.

But with each change, lawmakers never defined what debtors had to do to prove that their financial hardship was “undue.” Instead, federal bankruptcy judges have spent years struggling to do it themselves.

Most have settled on something called the Brunner test, named after a case that laid out a three-pronged standard for judges to use when determining whether they should discharge someone’s student loan debt. It calls on judges to examine whether debtors have made a good-faith effort to repay their debt by trying to find a job, earning as much as they can and minimizing expenses. Then comes an examination of a debtor’s budget, with an allowance for a “minimal” standard of living that generally does not allow for much beyond basics like food, shelter and health insurance, and some inexpensive recreation.

The third prong, which looks at a debtor’s future prospects during the loan repayment period, has proved to be especially squirm-inducing for bankruptcy judges because it puts them in the prediction business. This has only been complicated by the fact that many federal judicial circuits have established the “certainty of hopelessness” test that Mr. Wallace must pass in Ohio.

Lawyers sometimes joke about the impossibility of getting over this high bar, even as they stand in front of judges. “What I say to the judge is that as long as we’ve got a lottery, there is no certainty of hopelessness,” said
William Brewer Jr., a bankruptcy attorney in Raleigh, N.C. “They smile, and then they rule against you.”

Debtors themselves struggle with testifying in their undue hardship cases. Carol Kenner, who spent 18 years working as a federal bankruptcy judge in Massachusetts before becoming a lawyer for the National Consumer Law Center, said that one particular case stuck in her mind.

The debtor had a history of hospitalization for mental illness but testified that she did not suffer from depression at all. “She was so mortified about the desperation of her situation that she was committing perjury on the stand,” Ms. Kenner said. “It just blew me away. That’s the craziness that this system brings us to.”

Debtors also stretch the truth in other directions. In 2008, a federal bankruptcy judge in the Northern District of Georgia expressed barely disguised disgust in deciding a case involving a 32-year-old, Mercedes-driving federal public defender with degrees from Yale and Georgetown. With nearly $114,000 in total household income, the woman’s financial situation was far from hopeless, despite her $172,000 in student loan debt.

No one keeps track of how many people bring undue hardship cases each year, but it appears to be under 1,000, far less than the number of people failing to make their student loan payments. In its most recent snapshot of student loan defaults, the Department of Education reported that among the more than 3.6 million borrowers who entered repayment from Oct. 1, 2008, to Sept. 30, 2009, more than 320,000 had fallen behind in their payments by 360 days or more by the end of September 2010. About 10.3 million students and their parents borrowed money under the federal student loan program during the 2010-11 school year.

One reason so few people try to discharge their debt may be that such cases require an entirely separate legal process from the normal bankruptcy proceeding. In addition, those who may qualify generally lack the money to hire a lawyer or the pluck to file a suit without one.

Nor is the process quick, since the lender or the federal government often appeals when it loses. And even if clients can pay for legal assistance, some lawyers want nothing to do with undue hardship cases. That’s the approach Steven Stanton, a bankruptcy lawyer in Granite City, Ill., settled on after trying to help David Whitener, a visually impaired man who was receiving Social Security disability checks. The judge was not ready to declare him hopeless and gave him a two-year “window of opportunity” to recover from
his financial situation, saying he believed that Mr. Whitener had the potential to obtain “meaningful” employment.

Mr. Stanton did not see it that way. “It’s the last one I’ve ever done, because I was just so horrified,” he said. “I didn’t even have the client pay me. In all of the cases in 30 years of bankruptcy work, I came away with about the worst taste in my mouth that I’ve ever had.”

Those who do go to court face the daunting task of arguing against opponents who specialize in beating back the bankrupt.

They will often square off against Educational Credit Management Corporation, a so-called guaranty agency sanctioned by the government to handle a variety of loan-related legal tasks, from certifying students who are eligible for loans to fighting them when they try to discharge the loans in bankruptcy court.

On its Web site, the agency paints a picture of how much of a long shot an undue hardship claim is, noting that people “rarely” succeed in discharging student loan debt.

Some academic researchers have come to a different conclusion, however. Rafael Pardo, a professor at the Emory University School of Law, and Michelle Lacey, a math professor at Tulane University, examined 115 legal filings from the western half of Washington State. They found that 57 percent of bankrupt debtors who initiated an undue hardship adversary proceeding were able to get some or all of their loans discharged.

Jason Iuliano, a Harvard Law School graduate who is now in a Ph.D. program in politics at Princeton, examined 207 proceedings that unfolded across the country. He found that 39 percent received full or partial discharges.

His assessment of E.C.M.C.’s view of the rarity of success? “I think that’s wrong,” he said. While his sample size was small and he agrees that it’s not easy to prove undue hardship and personal hopelessness, his assessment of bankruptcy data suggests that as many as 69,000 more people each year ought to try to make a case. And they don’t necessarily need to pay lawyers to argue for them, as he found no statistical difference between the outcomes of people who hired lawyers and those who represented themselves.

Dan Fisher, E.C.M.C.’s general counsel, said it had no opinion on whether more borrowers should try to make undue hardship claims. As for the “rarely” language on its Web site, he said the company stood by its assertion
that it was uncommon for an undue hardship lawsuit to end in a judgment discharging the loans in its portfolio.

Sometimes, getting any judgment is a challenge, as judges may delay a decision if the case seems too close to call or there is a possibility that the facts may change reasonably soon.

Radoje Vujovic, a North Carolina consumer bankruptcy lawyer, for instance, had more than $280,000 in student loan debt and just $23,000 in annual income.

When Judge A. Thomas Small, a federal bankruptcy judge in the eastern district of North Carolina, examined the case in 2008, he decided to wait two years before rendering final judgment, given that Mr. Vujovic thought his law practice might grow. “Must the cost of hope be permanent denial of discharge of debt?” Judge Small asked in his written opinion. “The answer to that question cannot be an unequivocal ‘yes.’ Hope is not enough to end the inquiry and, ironically, permanently tip the scales against a struggling debtor.”

The Department of Education, unhappy with the two-year delay, appealed before the period was up and persuaded a higher court to overturn the ruling. “I would stand by my decision,” Judge Small, who is now retired, said in an interview. “If you’re forced to make that decision, all you have is speculation, and speculation is really not good enough to overcome the burden of proof.”

Getting judges out of the speculation business, however, would require a new law or an entirely new standard, possibly from the United States Supreme Court. Neither appears likely anytime soon.

In the meantime, Doug Wallace, the blind man in Ohio, is nearing the end of his long wait for a ruling.

In December 2010, C. Kathryn Preston, a federal bankruptcy judge in the southern district of Ohio, tried to assess Mr. Wallace’s hopelessness by pointing to expert testimony that blindness does not necessarily lead to an inability to ever work again. But she also noted that because he lived in a rural area, he faced significant transportation obstacles. So she set a new court date for Sept. 5, to give him “additional time to adjust to his situation.”

The question for Mr. Wallace then became what sort of adjustments he was supposed to make aside from a court-ordered $20 monthly loan payment. His routine has not changed much. Aside from hernia surgery a few months ago, his days consist of sitting close to the television (he can just make it out
through one eye that still has a bit of vision) and regular trips to the gym with his father. His college diploma hangs on the living room wall, and at night he sleeps underneath it on the couch of the rental house he shares with his father and sister.

Mr. Wallace’s sister, a community college student, is sometimes around during the day while his father works at a Honda factory. There are few visitors. “I’ve got friends around here, I’m sure, but they’ve got lives for themselves,” he said. “So I don’t really bother them.”

The judge did not explicitly order him to move closer to a training center, and his lawyer, Matt Thompson, said that doing so would set him up for certain failure. “I don’t think there is anyplace he could go in central Ohio and live on $840 a month,” he said.

Logistics aside, Mr. Wallace said that it was hard to imagine his overall situation ever improving and wondered who would hire a blind man in this economic environment.

“Do I think I’m hopeless?” he said. “Well, yeah, I mean, by looking at it you would think I am hopeless. Like it won’t get better for me.”

Andrew Martin contributed reporting.