

OPINION

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“Stop telling students they can’t afford college”



By U.S. Senator Lamar Alexander R-Nashville

Weekly Column
June 8, 2015

One question we often hear is: “Is college affordable?” I believe the answer for most

Americans is, “yes.” For millions, two years of college is free. For most students, four years at a public university is affordable and these include some of the best colleges and universities in the world.

It is never easy to pay for college, but it is easier than many think and it is unfair and untrue to make students think that they can’t, and I believe we should stop telling students so. That said, there are five steps the federal government can take to keep college affordable and prevent students from borrowing more than they need to.

Four weeks ago, I spoke at the graduation of more than 800 students from Walters

State Community College in Morristown, Tennessee. Half of those students are low-income. For many, their two years of college were free, or nearly free, because taxpayers provided them a Pell grant of up to \$5,730 for low-income students and the average community college tuition is about \$3,300.

So, for the nearly four of ten undergraduate students in our country who attend two-year institutions, college is affordable—especially in Tennessee, where community college is free for every high school graduate.

Another 38 percent of undergraduate students go to public four-year colleg-

es and universities where the average tuition is about \$9,000. At the University of Tennessee, Knoxville, one third of students have a Pell Grant. And, 98 percent of in-state freshmen have a state Hope Scholarship, which provides up to \$3,500 annually for the first two years and up to \$4,500 for the next two.

So, for most students a public university is affordable.

Nevertheless, it is true that college costs have been rising and that a growing number of students are having trouble paying back their debt. According to the Department of Education, about 7 million, or 17 percent, of federal student loan borrowers are

in default – meaning they haven’t made a payment on their loans in at least nine months.

I propose five steps the federal government should take to keep the costs of college affordable and to discourage students from borrowing more than they can pay back:

No. 1: Stop discouraging colleges from counseling students about how much they should borrow.

No. 2: Help students save money by graduating sooner.

No. 3: Make it simpler to pay off student loans.

No. 4: Require colleges to share in the risk of lending

to students.

No. 5: Point the finger at Congress as a cause of higher college costs.

For example, Chancellor Nick Zeppos of Vanderbilt University co-chaired a report on higher education rules and regulations commissioned by a bipartisan group of senators and said that colleges and universities in this country are ensnared in a “jungle of red tape” that increases college costs and forces them to raise tuition.

Congress should take steps to make college more affordable, but should also stop the misleading rhetoric that causes so many students and families to believe that they can’t afford it.

Stop 20-something abuse

Local Guest Commentary
By Emily Weathers Kennedy

How many times did you hear as a child, in a patronizing tone coming from an adult, “When you get older you will understand” or “You are so young, a newby, you’ll get it when you’re older,?” These are usually exclaimed right alongside the obligatory eye rolling and sighing. Well, put yourself in the shoes of 20-somethings nowadays and think how you would feel if you heard this time and time again on the job.

Recently I sat down with a friend of my sister’s named Paige, a stay-at-home mom who left a career as an employment/labor attorney. When she revealed her former profession, the cogs in my op-ed brain started to turn and my heart pounded. I sat up in my chair, just waiting for such a person to discuss something that had bothered me on and off for years.

I call it 20-something abuse.

My husband and I have raised three children, so we have watched them navigate the working world in high school, college, and beyond. We have also gotten to know their friends and acquaintances and have listened to their stories. There is a common thread that runs throughout. Young folks are taken advantage of time and time again because they do not have the platform for standing up for their rights in the employment world. Once they do finish college, most graduates end up with student loans averaging \$27,000 and jobs are scarce. If they do land a job, employers know that there are five others lined up should they not do as they are told, regardless of labor laws that might be broken. So they perform, usually for less money than they are actually worth, and accept whatever working environment they are given. No complaints allowed.

There is the female retail worker in a downtown city who is told to stay and lock up late at night after taking the trash out to the dark back alley alone. When a snowstorm blows through the town, closing schools and prompting the male owner to leave to avoid slick roads, he tells the young female in the small economy car she can leave later in the day only after there are dwindling customers. When the toilet in the bathroom breaks, she is told to fix the toilet. When she is unable to do so, she is told she can walk across the street to another store but only when she has no customers. The toilet doesn’t get fixed for weeks. I know I couldn’t time my bodily functions that well. I suspect I would be the character from Bridesmaids who tries on the dress and reacts to bad food before she can make it across the street to a bathroom.

Then there is the female bartender who must lock up after her 5 a.m. shifts are over. She must then arrive back by 12 p.m. for the next shift. I’m not certain of any laws broken, but what a shitty thing to do to a young woman. I, for one, would not want to close a bar alone in a city much less return to work without a wink of beauty sleep. Not nice.

Another college graduate bought into an “independent contractor” position, being told she was lucky to be making such a large hourly wage (\$13 per hour) at her age. She asked about taxes, and her employer told her she wouldn’t owe anything since she was only there for a partial year. After a while she became the de facto receptionist and was told to be in the office during the full office hours. When she arrived late, she found nasty sticky notes on her desk reminding her of the office hours. Lunches were never timely if not impossible since she was not allowed to leave unless someone else were there. Trouble was that the others took long lunches and left her there alone. After she left, she owed \$1,000 in self-employment taxes. I don’t know if the owner didn’t understand the difference between an employee and independent contractor (cannot work office hours) or didn’t care. Either way, the behavior was abysmal.

One young lady told me about being sent to trade shows to stand in the company’s booth and hawk its wares. She was to arrive at 5 a.m. and stay until the group would eat together, usually between 7 and 10 p.m. Other meal times were no guarantee. Sitting was not allowed, nor was eating in public. Both were deemed unprofessional. She hid in toilet stalls to scarf down cereal bars to keep from getting sick - not exactly appetizing. When she got back to her regular job, she was not paid any extra for the weekend she lost to the trip, nor was she allowed to take days off to compensate for that time.

There are students in beauty schools who take on hair and nail clients and work for FREE for the job training experience. Trouble is, this day-in day-out work experience lasts for a year, and the students are allowed very little time off. Beauty students pay the **school** for the experience of working for paying customers.

There are also the students in college who take internships for “valuable” on-the-job training (running errands, making copies). They work regular hours and function as employees. Except that they are not paid a cent for their labor, not even minimum wage. These positions continue to proliferate even though statistically, students with **paid** internships do far better in the job market than other students, and students with unpaid internships **do no better than students who graduated with no internship at all.**

As a 50-something year old, I recognize that young folks don’t have the same choices I do. They are usually desperate for employment and insurance and cannot afford to make waves. So they put up with crappy jobs like the ones described above. Seeking an attorney who might demand labor laws is costlier and takes more time than 20-somethings can afford. Paige, my sister’s friend, shook her head at the examples I tossed to her, admitting that young people need a better voice in the work force. And yes, in the above examples, there were labor laws broken. Mostly, though, the young people were just taken advantage of because the employers could.

Finally, in spite of what some in the older generations may believe, all young people are not entitled. Some would simply like to be appreciated and respected. Our country should be applauding these young people for their efforts and supporting them if in no other way than by allowing them to borrow for college at rates similar to what our government gives financial institutions and paying them decent wages once they graduate. After all, they will be the employers of the future.

Emily Weathers Kennedy is a freelance writer, blogger, artist, photo stylist, and decorator. Her work is online and in product catalogs. Emily lives with her husband, 4 dogs, and 1 cat and writes from their farm in Loretto, where she was born and raised. The Kennedys have three beautiful, smart daughters in the 20 something range.



Author Emily Kennedy and daughter Annalise



Magna Carta: The 800th Anniversary

TYRADES! By Danny Tyree

“Magna Carta? Wasn’t that the show Tom Selleck was on before ‘Blue Bloods?’”

Sigh In fact, Magna Carta (Latin for “Great Charter”) is one of the most significant documents in history, drafted by the Archbishop of Canterbury to make peace between King John of England (infamous from the Robin Hood legends) and a group of rebel barons.

The provisions of the charter were agreed to on June 15, 1215 at Runnymede — meaning Magna Carta will soon be celebrating its 800th birthday.

Too bad modern media didn’t exist to record the go-

ings on. The warring factions would have made for great pay-per-view. (“Putting the feud into feudal!!!”)

Of course one of the claims to fame of Magna Carta was that it was the first FORMAL document stating that a king had to follow the laws of the land. (Previous INFORMAL documents included, “Y’all ought not be doin’ that kind’a stuff. What would your momma think, bless her heart?”)

Yes, Magna Carta declared unabashedly that the KING is not above the law. You’ll find that as Number 7 in Barack Why I Wanted To Be PRESI-

TYRADES!
By Danny Tyree



If you think of Magna Carta has a long unbroken history, almost immediately, modified 1225 and 1297 (let’s not even Magna Carta 8 versions) and still remain in English statute

In fact, Pope Innocent III almost immediately, declared under duress. (“If you don’t under DURESS, I’ve saved a where you will wail and gnash what are you rolling your

Technically, John did not affixing the royal seal (as did, however, find one copy the last word by inserting a you’re glue...”

We now take the provisions of Magna Carta (such as trial by jury and due process of law) for granted, but they were not originally intended for the common people. The barons were just looking out for themselves. In fact, one of the clauses in Magna Carta was that if the Crusades were successful, the Holy Land would be renamed One-Percenter Land.

Magna Carta had a tremendous impact on the U.S. Constitution and Bill of Rights, the French Revolution and our current foreign aid and immigration policies. (No, wait – the latter two didn’t come from the Great Charter. They were devised under the influence of OLD Charter.)

Amazingly, after all these centuries, four of the 13 original copies of Magna Carta are still known to be in existence. Another four copies met a sad fate. Cheech and Chong bought them early in their careers and the vellum looked soooo much like ZigZag papers in the dim light...

The British Library is conducting grand ceremonies for the anniversary. A mock trial for the barons is being held July 31.

I wonder what the original participants would say if they could see us now? (“Y’all, we never said nothin’ about a guaranteed right to drive on the wrong side of the road! What would your mommas think, bless their hearts?”)

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Letter to the Editor

If rioters not quelled, we will have worries

Editor:

The Opinion article by Mr. Sam Kennedy in the May 20th issue of the Lawrence County

Advocate and the letter to the editor by Mr. Howard White in the same issue should be a wakeup call for the remaining portion of civilized people in the country. Mr. Sam said it correctly at the beginning of his article when he stated: “We have a lot to worry about” and Mr. White drove the point home with his post script: “Will there be another civil war? If there is it won’t be between the north and south this time.”

Without mincing too many words, please allow me to be politically incorrect!

With the riotous nature of those people who gave us the flaming destruction in Ferguson, Missouri closely followed by round two of the same uncivilized conduct in Baltimore, Maryland we do indeed have a lot to worry about. If the two above mentioned riots by themselves were not bad enough, it ap-

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