

April 2, 2015

Canada geese are invading the DC's National Mall. [Kevin Williamson](#) writes on the antidote - border collies. We have the humor section first today. Late night humor follows.

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In the United States, we have public debts and unfunded-entitlement liabilities equal to the value of all the stocks trading on all the world's stock markets — combined and multiplied by three. We are beset by the very real possibility of atomic ayatollahs engaging in casual nuclear war — not only in the Middle East, but possibly also in Europe, in Asia, and, given the state of our border security, right here. We have a crime syndicate in charge of the Internal Revenue Service, and a Department of Homeland Security that can't stop millions of people from crossing the border illegally but does an absolutely awesome job of making sure that you do not bring more than 3.4 ounces of Sensodyne onto an airplane. We have record numbers of people pushed into dependency on an ever-proliferating variety of welfare programs. Washington responds to this array of existential threats with the urgent dynamism and focus of Jabba the Hutt on a glitterstim bender.

But an anatid from up north drops a deuce on the site of the John F. Kennedy Memorial Field Hockey Tournament — “the oldest field hockey tournament in the United States,” hurrah! — and Leviathan arises from his dreamy slumber. Really, given what we know about Washington and how it works, can you blame the birds?

Canada geese: Doing jobs American voters won't do.

Andrew Malcolm has late night humor.

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Thomas Sowell writes on who is trashing the liberal arts.

An op-ed piece titled "Conservatives, Please Stop Trashing the Liberal Arts" appeared last week in the Wall Street Journal. But it is not conservatives who trashed the liberal arts.

Liberal professors have trashed the liberal arts, by converting so many liberal arts courses into indoctrination centers for left-wing causes and fads, instead of courses where students learn how to weigh conflicting views of the world for themselves. Now a professor of English, one of the most fad-ridden of the liberal arts today, blames conservative critics for the low esteem in which liberal arts are held.

Surely a professor of English cannot be unaware of how English departments, especially, have become hotbeds of self-indulgent, trendy fads such as trashing classic writings — using Shakespeare's works as just another ideological playground for romping through with the current mantra of "race, class and gender."

Surely he cannot be unaware of the many farces of the Modern Language Association that have made headlines. And when our English professor uses a phrase like "critical thinking," he must be at least dimly aware of how often those words have been perverted to mean uncritical negativism toward traditional values and uncritical acceptance of glittering catchwords of the left, such as "diversity." ...

Speaking of the farce on many college campuses, The Economist cover story is on more money spent on education with less to show for it.

... If America were getting its money's worth from higher education, that would be fine. On the research side, it probably is. In 2014, 19 of the 20 universities in the world that produced the most highly cited research papers were American. But on the educational side, the picture is less clear. American graduates score poorly in international numeracy and literacy rankings, and are slipping. In a recent study of academic achievement, 45% of American students made no gains in their first two years of university. Meanwhile, tuition fees have nearly doubled, in real terms, in 20 years. Student debt, at nearly \$1.2 trillion, has surpassed credit-card debt and car loans.

None of this means that going to university is a bad investment for a student. A bachelor's degree in America still yields, on average, a 15% return. But it is less clear whether the growing investment in tertiary education makes sense for society as a whole. If graduates earn more than non-graduates because their studies have made them more productive, then university education will boost economic growth and society should want more of it. Yet poor student scores suggest otherwise. So, too, does the testimony of employers. A recent study of recruitment by professional-services firms found that they took graduates from the most prestigious universities not because of what the candidates might have learned but because of those institutions' tough selection procedures. In short, students could be paying vast sums merely to go through a very elaborate sorting mechanism.

If America's universities are indeed poor value for money, why might that be? The main reason is that the market for higher education, like that for health care, does not work well. The government rewards universities for research, so that is what professors concentrate on. Students are looking for a degree from an institution that will impress employers; employers are interested primarily in the selectivity of the institution a candidate has attended. Since the value

of a degree from a selective institution depends on its scarcity, good universities have little incentive to produce more graduates. And, in the absence of a clear measure of educational output, price becomes a proxy for quality. By charging more, good universities gain both revenue and prestige. ...

We have been unrelenting during the past years including items about the coming student loan disaster. [The Huffington Post](#) reported that delinquencies are much higher than the government has previously reported. The government has lied to us? Who could have seen that coming?

About one-third of borrowers with federal student loans owned by the U.S. Department of Education are late on their payments, according to [new federal data](#).

The figures, released by the Education Department on Thursday, are the first comprehensive look at the delinquency plaguing those who hold federal student loans. By the new metric, which the department has never used before, roughly 33 percent of borrowers were more than five days late on one of their federal student loans as of Dec. 31. (Since the department only released individual figures for its four largest contractors, rather than a total percentage, however, the actual figure may be a few percentage points higher or lower.)

[Previous measures](#) had put the delinquency rate much lower, masking the true amount of distress among borrowers trying to make good on their taxpayer-backed debts.

Some 41 million Americans collectively carry more than \$1.1 trillion in education loans owned or guaranteed by the Education Department, a total that surpasses every form of consumer credit in the U.S. except home mortgages. Thursday's figure reflects more than two-thirds of the \$1.1 trillion total. The remainder is owned by the private sector as part of a bank-based federal loan program that has since been discontinued.

The new measure of borrower distress comes as [the White House urges](#) the Education Department to [improve its management](#) of the growing federal student loan program and to give borrowers more protections against unmanageable debt loads.

In recent years, groups ranging from federal financial regulators and Federal Reserve policymakers to chief executives of banks and other industry groups have warned about the increasing risk that student debt poses to U.S. economic growth, noting that debt burdens are sapping households' purchasing power amid an era of stagnant inflation-adjusted wages. ...

[WSJ Reviews](#) say the new Samsung Galaxy phone is a good competitor for the iPhone.

In this unpredictable world, it's the constants in life that I can count on.

The sun rises in the East, [Starbucks](#) lattes always taste the same, and Apple's iPhones are always better than Samsung's Galaxy phones.

Since the dawn of the smartphone wars, there have been basic truths about Samsungs: They're made of flimsy plastic, their cameras can't keep up with the iPhone's, and their modified Android software is ugly and intolerably cluttered.

With the Galaxy S6 and S6 Edge, which arrive at U.S. carriers on April 10, none of that is true anymore. I am not afraid to say it: I love Samsung's new phones, maybe even more than my own iPhone 6. Like a child who just found out that Santa isn't real, I have spent the past week questioning everything I know.

OK, maybe that's a bit dramatic for smartphones, but I'm serious about how drastic the change is. Samsung has taken direct aim at Apple's smartphone, this time even seeming to copy some of the iPhone's design and features.

No, neither of the new Galaxys brings any original ideas to the evolution of the smartphone. If anything, Samsung has actually sucked out the differentiators, including the waterproof design and removable storage and battery. And Samsung still needs some schooling in the software department.

Yet with a series of improvements, the Galaxy now has a leg up on the hardware of other Android phones and the iPhone. It's got me, a once extremely satisfied iPhone 6 owner, wishing for a better screen, sharper camera and faster charging. ...

And, piercing another balloon, [NY Times](#) says fish oil claims are not supported by research.

Fish oil is now the third most widely used dietary supplement in the United States, after vitamins and minerals, according to a recent report from the National Institutes of Health. At least 10 percent of Americans take fish oil regularly, most believing that the omega-3 fatty acids in the supplements will protect their cardiovascular health.

But there is one big problem: The vast majority of clinical trials involving fish oil have found no evidence that it lowers the risk of heart attack and stroke.

From 2005 to 2012, at least two dozen rigorous studies of fish oil were published in leading medical journals, most of which looked at whether fish oil could prevent cardiovascular events in high-risk populations. These were people who had a history of heart disease or strong risk factors for it, like high cholesterol, hypertension or Type 2 diabetes.

All but two of these studies found that compared with a placebo, fish oil showed no benefit.

And yet during this time, sales of fish oil more than doubled, not just in the United States but worldwide, said Andrew Grey, an associate professor of medicine at the University of Auckland in New Zealand and the author of a 2014 study on fish oil in JAMA Internal Medicine.

"There's a major disconnect," Dr. Grey said. "The sales are going up despite the progressive accumulation of trials that show no effect." ...



National Review

Guano War II

Old threat: ISIS; new threat: geese

by Kevin D. Williamson

The Goose Poop War has begun.

Canada geese have settled on the National Mall, and Canada geese, in the proud Canadian tradition of Tom Green and Celine Dion, spew excrement everywhere they go — up to three pounds per day per goose. (Celine Dion presented the scientific world with an interesting technical challenge: How to measure excrement in *decibels*.) Apparently, Canada is either still miffed about that unpleasantness in 1812 or — and this seems more likely — enraged about the acquisition of Tim Horton's by Burger King.

Ergo, biologically engineered avian crap-bombs from Canada descend upon Washington.

Go ahead and draw up that treason indictment: I am siding with the enemy on this one.

If there is to be a plague of goose poop befouling an American city, it really could not happen to a more fitting municipality than our hideous national capital, and especially to the gallery of architectural malpractice and monumental grotesquery that is the National Mall, that eternal testament to the unfinished work of Major General Robert Ross, who had the good taste to put Washington to the torch but who tragically failed to salt the earth on his way out. General Ross later helped to establish what would become a proud American tradition: getting shot to death in Baltimore. His body was pickled in rum before being returned to Nova Scotia, an excellent end to a life well-lived.

If we could station a brace of geese outside Harry Reid's place at the Ritz, then the former Senate majority leader could leave Washington with something to remember it by other than the campaign donations he sneakily diverted to his granddaughter.

Joseph Conrad's *Nostromo* is set in the fictional Republic of Costaguana; Conrad was fond of multilingual puns (if you want to feel under-accomplished, consider that Conrad, one of the English language's greatest novelists, did not learn the language — his *fourth* — until he was in his twenties), and was apparently much amused by the fact that Chile had gone to war with Peru and Bolivia over valuable deposits of bird poop in the Pacific War, also known as the Guano War. Costaguana is thought to be mostly based on Colombia, but the underlying narrative — imperialists and revolutionaries and caudillos and mercenaries fighting over vast deposits of bird byproduct — is damned near universal. Guano was used at the time to make gunpowder and explosives — which is to say, the South American military-industrial complex was all revved up to do what military-industrial complexes do best: secure more *matériel* for the military-industrial complex.

For Conrad, the guano was metaphorical. For us, it is simply literal. *Nostromo* was published in 1904, but it remains a tome for the times.

It is remarkable how efficiently Washington can rouse itself when the interests of its denizens are directly at stake. Washingtonians have developed a taste for the high life in the past few decades, and no self-respecting man about town wants to be up to his Kennedys in goose poop.

The aggression of *Branta Canadensis* simply will not be allowed to stand. Ergo, Washington plans to unleash the hounds.

Not hounds, really: border collies. According to Reuters, Lassie and friends will be deployed to “harass the large and growing population of Canada geese from tourist draws like the Lincoln Memorial Reflecting Pool, the Washington Monument grounds, and John F. Kennedy Hockey Fields.” I like to imagine that John Kennedy, when he was being weaned on virgins’ blood and unpasteurized dairy products by the coven of megalomaniacs from which he hailed, dreamed that one day there’d be a hockey field named for him, and that it would be free of goose poop. I think we owe him that much.

The obvious question here — or at least the first thing I wondered about — is: Where do the all those border collies come from? We have a national strategic petroleum reserve and, hilariously enough, a national strategic helium reserve — in case we ever decide that we want to make all those Boko Haram throat-cutters talk like Alvin the Chipmunk — so it is not beyond all conception that we have a national strategic border collie reserve, too. I am sorry to report that my inquiries to the Department of the Interior late last week regarding this critical national resource went unanswered. But I will stay on the story.

In the United States, we have public debts and unfunded-entitlement liabilities equal to the value of all the stocks trading on all the world’s stock markets — combined and multiplied by three. We are beset by the very real possibility of atomic ayatollahs engaging in casual nuclear war — not only in the Middle East, but possibly also in Europe, in Asia, and, given the state of our border security, right here. We have a crime syndicate in charge of the Internal Revenue Service, and a Department of Homeland Security that can’t stop millions of people from crossing the border illegally but does an absolutely awesome job of making sure that you do not bring more than 3.4 ounces of Sensodyne onto an airplane. We have record numbers of people pushed into dependency on an ever-proliferating variety of welfare programs. Washington responds to this array of existential threats with the urgent dynamism and focus of Jabba the Hutt on a glitterstim bender.

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Canada geese: Doing jobs American voters won’t do.

IBD

Late Night Humor

by Andrew Malcolm

Fallon: Talking about the economy the other day Obama said, “I’m going to take a little credit.” Then the economy got bad again and he was like, “Republicans did it!”

Meyers: Starbucks has discontinued its “Race Together” initiative where baristas were asked to discuss race relations with customers. Apparently, there aren’t many combinations worse than “racial discussions” and “hot liquids.

Conan: Because of his daughter's birth, Chris Brown says he'll stop calling women "hoes" in songs. He's gonna go with the more traditional term, "bitches."

Conan: A Thai man has been sentenced to 25 years in jail for insulting the king on Facebook. This does not bode well for next year's Comedy Central Roast of the King of Thailand.

Conan: A new app is out that helps find missing dogs using facial recognition technology. There's also a companion app for dogs to find their owners using crotch-recognition technology.

Meyers: Chicago Mayor Rahm Emanuel is reportedly considering renaming one of Chicago's airports after Barack Obama. And he's going to name the baggage area after Joe Biden.

Conan: Nigeria's incumbent President, whose name is Goodluck Jonathan, lost the election. He was beaten by his rival, Better Luck Jonathan.

Conan: Justin Bieber announced he is working with Kanye West on a new album. It's coming out this fall, called 'Who Do You Hate More?'

Conan: Facebook has announced that it will no longer allow posts of exposed female breasts. So, if you want to see exposed breasts, you'll have to look anywhere else on the Internet.

Conan: A new study suggests that a short daytime nap can improve a person's memory. In fact, you'll always remember the moment your boss wakes you up and says, "Hey, sleepy— you're fired."

Conan: A new A&E reality show drops couples close to divorce on a deserted island to work things out. The show's called "Double Homicide Island."

Meyers: March Madness is well underway and there've been some major upsets. For instance, I told my wife I was going to watch basketball all weekend and she was majorly upset.

Conan: NASA's Mars Rover has just completed a "marathon," traveling 26.2 miles. But once again, it was beaten by a Mars Rover from Kenya.

Conan: Vin Diesel says 'Fast & Furious 7' will win the Oscar for Best Picture. He's being kept in a hospital overnight for observation.

Conan: Justin Bieber has turned 21 years old. Justin started celebrating on Saturday five years ago.

Meyers: In a new video, a lion at a South African safari park has reportedly learned how to open the doors on tour jeeps. The video was taken with an iPhone recovered from the stomach of a lion in South Africa.

Conan: IKEA has announced it's going to sell furniture that charges your electronic devices. Next up for IKEA: Furniture that lasts more than two years.

Fallon: President Obama has revealed he doesn't always get enough sleep. And I think I speak for everyone when I say, "GOOD!" We pay you good money to worry about stuff so we can sleep and watch 'Dancing with The Stars'!

Conan: A new article says millennials have terrible conversational skills. Asked for comment, millennials texted a series of crying, frownie faces.

Conan: In addition to Jeb Bush and Hillary Clinton, it's now rumored that Al Gore may also be gearing up for a presidential run. When asked why, Gore said, "Because I also have a last name from the 90's."

Meyers: A fifteen-year-old schoolboy in England has been chosen to design the new one-pound coin. Call it in the air, penis or boobs.

Conan: Texas is considering allowing concealed guns on college campuses. The guns would protect students against anyone trying to rob them, hurt them or teach them science.

Conan: A group is lobbying to replace Andrew Jackson on \$20 bills with a picture of a historic woman. So you better get used to saying, "Hey, can you break an Oprah?"

Fallon: Speaking of Obama. it's rumored that he recently purchased a house in Hawaii once featured on the show "Magnum P.I." Not to be outdone, Biden is moving into SpongeBob's Pineapple.

Conan: Burger King announces its Chicken Fries will be served year-round. Previously, Chicken Fries were only available during Heart Attack Season.

Fallon: Republican Ted Cruz announced that he will run for president in 2016. So finally, Carnival is no longer the most dangerous cruise in America.

Jewish World Review

Who Trashes Liberal Arts?

by Thomas Sowell

An op-ed piece titled "Conservatives, Please Stop Trashing the Liberal Arts" appeared last week in the Wall Street Journal. But it is not conservatives who trashed the liberal arts.

Liberal professors have trashed the liberal arts, by converting so many liberal arts courses into indoctrination centers for left-wing causes and fads, instead of courses where students learn how to weigh conflicting views of the world for themselves. Now a professor of English, one of the most fad-ridden of the liberal arts today, blames conservative critics for the low esteem in which liberal arts are held.

Surely a professor of English cannot be unaware of how English departments, especially, have become hotbeds of self-indulgent, trendy fads such as trashing classic writings — using Shakespeare's works as just another ideological playground for romping through with the current mantra of "race, class and gender."

Surely he cannot be unaware of the many farces of the Modern Language Association that have made headlines. And when our English professor uses a phrase like "critical thinking," he must be at least dimly aware of how often those words have been perverted to mean uncritical

negativism toward traditional values and uncritical acceptance of glittering catchwords of the left, such as "diversity."

Diversity of political ideas is not to be found on most college campuses, where the range of ideas is usually from the moderate left to the extreme left, and conservatives are rare as hen's teeth among the faculty — especially in English departments. Academics who go ballistic about an "under-representation" of ethnic minorities in various other institutions are blissfully blind to the under-representation of conservatives among the professors they hire. On many campuses, students can go through all four years of college without ever hearing a conservative vision of the world, even from a visiting speaker.

The problem is not political, but educational. As John Stuart Mill pointed out, back in the 19th century, students must hear opposing views from people who actually believe them, not as presented by people who oppose them. In the 18th century, Edmund Burke warned against those who "teach the humours of the professor, rather than the principles of the science."

During my years on the lecture circuit, I liked to go into college bookstores across the country and see how many of their courses assigned "The Federalist" among the books students were to buy, as compared to how many assigned "The Communist Manifesto" or other iconic writings on the left.

"The Federalist" is a classic, written by three of the men who were among those who wrote the Constitution of the United States. It is a book of profound thoughts, written in plain English, at a level aimed at the ordinary citizen.

It might even be called "The Constitution for Dummies." There are Supreme Court Justices who could benefit from reading it.

My survey of college bookstores across the country showed "The Communist Manifesto" virtually everywhere, often required reading in multiple courses — and "The Federalist" used virtually nowhere. Most college students will get only the left's uncritical negativism toward the American form of government, under the rubric of "critical thinking."

The liberal arts in theory could indeed make valuable contributions to the education of the young, as our English professor claims. But the liberal arts in practice have in fact done the opposite, not just in the United States but in other countries as well.

The history of the 20th century shows soft-subject students and their professors among the biggest supporters of extremist movements, both fascist and communist — the former in central and eastern Europe before World War II and the latter in countries around the world, both before and after that war.

Those who want liberal arts to be what they were supposed to be will have to profoundly change them from what they have become. Doing that will undoubtedly provoke more denunciations of critics for "trashing" the liberal arts by criticizing those who have in fact already trashed the liberal arts in practice.

Economist

The world is going to university

More and more money is being spent on higher education. Too little is known about whether it is worth it

"AFTER God had carried us safe to New England, and we had builded our houses, provided necessaries for our livelihood, reared convenient places for God's worship and settled Civil Government, one of the next things we longed for and looked for was to advance learning and perpetuate it to posterity." So ran the first university fundraising brochure, sent from Harvard College to England in 1643 to drum up cash.

America's early and lasting enthusiasm for higher education has given it the biggest and best-funded system in the world. Hardly surprising, then, that other countries are emulating its model as they send ever more of their school-leavers to get a university education. But, as our special report argues, just as America's system is spreading, there are growing concerns about whether it is really worth the vast sums spent on it.

The American way

The modern research university, a marriage of the Oxbridge college and the German research institute, was invented in America, and has become the gold standard for the world. Mass higher education started in America in the 19th century, spread to Europe and East Asia in the 20th and is now happening pretty much everywhere except sub-Saharan Africa. The global tertiary-enrolment ratio—the share of the student-age population at university—went up from 14% to 32% in the two decades to 2012; in that time, the number of countries with a ratio of more than half rose from five to 54. University enrolment is growing faster even than demand for that ultimate consumer good, the car. The hunger for degrees is understandable: these days they are a requirement for a decent job and an entry ticket to the middle class.

There are, broadly, two ways of satisfying this huge demand. One is the continental European approach of state funding and provision, in which most institutions have equal resources and status. The second is the more market-based American model, of mixed private-public funding and provision, with brilliant, well-funded institutions at the top and poorer ones at the bottom.

The world is moving in the American direction. More universities in more countries are charging students tuition fees. And as politicians realise that the "knowledge economy" requires top-flight research, public resources are being focused on a few privileged institutions and the competition to create world-class universities is intensifying.

In some ways, that is excellent. The best universities are responsible for many of the discoveries that have made the world a safer, richer and more interesting place. But costs are rising. OECD countries spend 1.6% of GDP on higher education, compared with 1.3% in 2000. If the American model continues to spread, that share will rise further. America spends 2.7% of its GDP on higher education.

If America were getting its money's worth from higher education, that would be fine. On the research side, it probably is. In 2014, 19 of the 20 universities in the world that produced the most highly cited research papers were American. But on the educational side, the picture is less clear. American graduates score poorly in international numeracy and literacy rankings, and are slipping. In a recent study of academic achievement, 45% of American students made no

gains in their first two years of university. Meanwhile, tuition fees have nearly doubled, in real terms, in 20 years. Student debt, at nearly \$1.2 trillion, has surpassed credit-card debt and car loans.

None of this means that going to university is a bad investment for a student. A bachelor's degree in America still yields, on average, a 15% return. But it is less clear whether the growing investment in tertiary education makes sense for society as a whole. If graduates earn more than non-graduates because their studies have made them more productive, then university education will boost economic growth and society should want more of it. Yet poor student scores suggest otherwise. So, too, does the testimony of employers. A recent study of recruitment by professional-services firms found that they took graduates from the most prestigious universities not because of what the candidates might have learned but because of those institutions' tough selection procedures. In short, students could be paying vast sums merely to go through a very elaborate sorting mechanism.

If America's universities are indeed poor value for money, why might that be? The main reason is that the market for higher education, like that for health care, does not work well. The government rewards universities for research, so that is what professors concentrate on. Students are looking for a degree from an institution that will impress employers; employers are interested primarily in the selectivity of the institution a candidate has attended. Since the value of a degree from a selective institution depends on its scarcity, good universities have little incentive to produce more graduates. And, in the absence of a clear measure of educational output, price becomes a proxy for quality. By charging more, good universities gain both revenue and prestige.

What's it worth?

More information would make the higher-education market work better. Common tests, which students would sit alongside their final exams, could provide a comparable measure of universities' educational performance. Students would have a better idea of what was taught well where, and employers of how much job candidates had learned. Resources would flow towards universities that were providing value for money and away from those that were not. Institutions would have an incentive to improve teaching and use technology to cut costs. Online courses, which have so far failed to realise their promise of revolutionising higher education, would begin to make a bigger impact. The government would have a better idea of whether society should be investing more or less in higher education.

Sceptics argue that university education is too complex to be measured in this way. Certainly, testing 22-year-olds is harder than testing 12-year-olds. Yet many disciplines contain a core of material that all graduates in that subject should know. More generally, universities should be able to show that they have taught their students to think critically.

Some governments and institutions are trying to shed light on educational outcomes. A few American state-university systems already administer a common test to graduates. Testing is spreading in Latin America. Most important, the OECD, whose PISA assessments of secondary education gave governments a jolt, is also having a go. It wants to test subject-knowledge and reasoning ability, starting with economics and engineering, and marking institutions as well as countries. Asian governments are keen, partly because they believe that a measure of the quality of their universities will help them in the market for international students; rich countries, which have more to lose and less to gain, are not. Without funding and participation from them, the effort will remain grounded.

Governments need to get behind these efforts. America's market-based system of well-funded, highly differentiated universities can be of huge benefit to society if students learn the right stuff. If not, a great deal of money will be wasted.

Huffington Post

[New Federal Data Show Student Loan Borrowers Suffering More Than Previously Believed](#)

by Shahien Nasiripour

About one-third of borrowers with federal student loans owned by the U.S. Department of Education are late on their payments, according to [new federal data](#).

The figures, released by the Education Department on Thursday, are the first comprehensive look at the delinquency plaguing those who hold federal student loans. By the new metric, which the department has never used before, roughly 33 percent of borrowers were [more than five days late](#) on one of their federal student loans as of Dec. 31. (Since the department only released individual figures for its four largest contractors, rather than a total percentage, however, the actual figure may be a few percentage points higher or lower.)

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Some 41 million Americans collectively carry more than \$1.1 trillion in education loans owned or guaranteed by the Education Department, a total that surpasses every form of consumer credit in the U.S. except home mortgages. Thursday's figure reflects more than two-thirds of the \$1.1 trillion total. The remainder is owned by the private sector as part of a bank-based federal loan program that has since been discontinued.

The new measure of borrower distress comes as [the White House urges](#) the Education Department to [improve its management](#) of the growing federal student loan program and to give borrowers more protections against unmanageable debt loads.

In recent years, groups ranging from federal financial regulators and Federal Reserve policymakers to chief executives of banks and other industry groups have warned about the increasing risk that student debt poses to U.S. economic growth, noting that debt burdens are sapping households' purchasing power amid an era of stagnant inflation-adjusted wages.

Borrower advocates and the White House want the Education Department's loan contractors to communicate more effectively with borrowers and to increase their efforts to enroll struggling borrowers in repayment plans that cap payments relative to earnings. Improved loan counseling and caps on payments are both generally believed to lead to lower delinquency rates.

While the Education Department ultimately guarantees the debts that are owned by banks and investors, it doesn't publicly release details about their performance. The department has been [criticized](#) for its relative opacity when it comes to [publicly reporting details](#) on its loan portfolio. It has also been [slammed](#) for not knowing enough about its loan program.

For loans that it owns, the Education Department [has previously publicized](#) delinquency totals measured by number of loans and by dollar volume, but not by borrower. Past delinquency totals also only included loans that were 31 days late or more.

Previous figures based on both the number of loans and the dollar amounts of those loans from the department's main student loan program had suggested delinquency rates of around 20 percent.

Measured by loan dollars that are at least a month late, the Education Department's main program had a 17 percent delinquency rate as of Dec. 31. By contrast, the Federal Reserve Bank of New York recently estimated that just [6 percent](#) of all outstanding consumer debt was at least 30 days late as of the same date.

"We know that the rising cost of higher education and growing levels of student debt hit home for millions of Americans," said Denise Horn, an Education Department spokeswoman. She added that the department enables borrowers to keep current on their loans by making payments based on their earnings, and said it is also trying to keep costs low for future borrowers by rating schools and helping students evaluate college costs before they enroll.

But the data released Thursday suggest that those efforts aren't having much effect on former students struggling to manage their federal debt burdens.

"Anyone looking at these numbers would have to say that the needs of borrowers aren't being met," said Chris Hicks, who leads the Debt-Free Future campaign at the advocacy group Jobs With Justice.

That's the kind of conclusion President Barack Obama has sought to forestall. Last June, before signing [a memorandum instructing](#) Treasury Secretary Jack Lew and Education Secretary Arne Duncan to improve the way their departments work with vulnerable borrowers, Obama announced that the Education Department would [renegotiate its contracts](#) with loan companies it pays to collect borrowers' monthly payments.

"We're going to make it clear that these companies are in the business of helping students, not just collecting payments, and they owe young people the customer service, and support, and financial flexibility that they deserve," [Obama said on June 9](#).

The [new contracts](#), officially signed in August, created new metrics by which the Education Department would grade its loan servicers' performance. The main contractors that service the department's loans are Navient Corp., the student loan giant formerly known as Sallie Mae; Nelnet Inc.; Great Lakes Higher Education Corp. & Affiliates; and Pennsylvania Higher Education Assistance Agency, which is more commonly known as FedLoan Servicing.

One of those new metrics was the percentage of borrowers in repayment who were more than five days late on their monthly payments. Those were the [figures](#) that the department publicly released for the first time on Thursday.

However, while the White House has succeeded in getting the department to produce more precise data, the dismal figures indicate that the underlying problem does not appear to have improved.

Of the Education Department's four main loan contractors, Nelnet was the worst performer. As of Dec. 31, more than 38 percent of its borrowers were late on their payments. More than 17 percent of its borrowers were between three months and 12 months overdue.

"I think most of us would agree that's a failing grade," Hicks said of Nelnet.

"While we are not pleased with the overall results and the repayment metrics, we are adapting our approach and working hard to increase our ranking under the new metrics," said Nelnet spokesman Ben Kiser. "Offering our customers the best student loan experience possible has been a priority and we continue to make changes to enhance their experience."

Great Lakes had the best delinquency figure with a rate of just under 26 percent.

"None of these servicers are meeting standards that the Education Department should be holding them to," Hicks said. "If they're failing borrowers who are trying to repay their debts, we shouldn't be giving them taxpayer dollars."

Representatives for Great Lakes, FedLoan and Navient did not respond to requests for comment.

The Department of Education [offers contractors a bonus](#) of up to \$200,000 if the proportion of their borrowers who are 30 days late or more is below 23 percent. While the data released Thursday doesn't indicate whether any of the four major contractors have achieved that milestone, the department declined to say when asked on Thursday whether any bonuses were given. Hicks pointed to this as an example of the department's lack of transparency, which he said is leading to an overall decline in trust in its management of the federal student loan program.

By contrast, the Education Department's smaller loan contractors -- a group of nonprofits that collectively service less than 10 percent of the department's loan portfolio -- had [much lower delinquency rates](#). The smaller contractors recorded rates ranging between 10 and 19 percent. But the department's limits how many new loans it sends to these smaller companies, despite calls from some in Congress to increase their market share.

WSJ Review

[Samsung Galaxy S6 Review: The iPhone 6 Has Met Its Match](#)

A better camera, sharper display and faster charging put Samsung's new flagship phones ahead in the smartphone race

by Joanna Stern

In this unpredictable world, it's the constants in life that I can count on.

The sun rises in the East, [Starbucks](#) lattes always taste the same, and Apple's iPhones are always better than Samsung's Galaxy phones.

Since the dawn of the smartphone wars, there have been basic truths about Samsungs: They're made of flimsy plastic, their cameras can't keep up with the iPhone's, and their modified Android software is ugly and intolerably cluttered.

With the Galaxy S6 and S6 Edge, which arrive at U.S. carriers on April 10, none of that is true anymore. I am not afraid to say it: I love Samsung's new phones, maybe even more than my own iPhone 6. Like a child who just found out that Santa isn't real, I have spent the past week questioning everything I know.

OK, maybe that's a bit dramatic for smartphones, but I'm serious about how drastic the change is. Samsung has taken direct aim at Apple's smartphone, this time even seeming to copy some of the iPhone's design and features.

No, neither of the new Galaxys brings any original ideas to the evolution of the smartphone. If anything, Samsung has actually sucked out the differentiators, including the waterproof design and removable storage and battery. And Samsung still needs some schooling in the software department.

Yet with a series of improvements, the Galaxy now has a leg up on the hardware of other Android phones and the iPhone. It's got me, a once extremely satisfied iPhone 6 owner, wishing for a better screen, sharper camera and faster charging.

Designed by...Samsung?

One reason I probably like the new Galaxys so much—especially the white models I've been testing—is that the design looks like a compilation of the iPhone's greatest hits.

The screen's glossy frame, the metal edges and the silver trim surrounding the home button look so very similar to my iPhone 6. Both Samsung phones even measure just 0.27-inch thick—just like the iPhone 6. With the speaker strip and ports on the bottom edge, Samsung doesn't even try to hide its similarities to Apple's work.

The back of the phone looks nothing like the iPhone 6. Covered entirely in a reflective piece of durable Gorilla Glass, it's more similar to, you guessed it, the back of the iPhone 4.

The Galaxy S6 is a stunning device that is as equally pleasing to hold as it is to look at. If you had told me a year ago I would use the word "stunning" to describe a Galaxy phone, I would have called you crazy.

Here's one thing my iPhone doesn't have: a curved screen. The main difference between the S6 and the S6 Edge is that the Edge's display slopes down on both sides. It also will cost you more—too much more. The 32GB version of the Galaxy S6 starts at \$600 without a two-year contract (or about \$25 a month with many of the carriers' installment plans). The 32GB Edge starts around \$700.

There is really no logical reason to buy the Edge. You can tap its side for notifications and other information when the main screen is off, but that wasn't too helpful. Like with designer sunglasses, you're mostly paying to look cooler.

Dream Screen, Fast Charging

Things appear even in the race with the iPhone, until you look at the Samsung phones' 2560 x 1440-pixel, 5.1-inch screens, which have 577 pixels per inch, compared with the iPhone 6's 4.7-inch display with 326 ppi. Translation: sharper photos, video and text. You can also see more on the screen, and using Samsung's dual-app view, I find myself naturally putting two apps side by side.

Unlocking the screen is also much faster with the vastly improved fingerprint sensor embedded inside the home button. It actually felt a hair faster than Apple's Touch ID, and not once did I

encounter any error messages. (Later this year, the company plans to update the phone with its [Samsung Pay software](#).)

Despite the higher-res screen, the Galaxy S6 gets slightly better battery life than the iPhone 6. All of these phones should make it through the day, no problem. However, in our grueling battery test, which cycles through a series of websites with brightness set at about 75%, the S6 lasted just over seven hours (a little less than the [Galaxy S5](#)). The iPhone 6 conked out after 6½ hours; so did the Galaxy S6 Edge.

And there's no more swappable battery, though Samsung tries to make up for that with faster charging. I was able to get a 50% charge within 30 minutes. Samsung will also sell a \$50 wireless charging pad, but it's up to you if you want to wait the three hours it takes to charge up the phones.

A Camera Worth the Wait

I really suspected I was living in an alternate universe, though, when I saw that the new Galaxys took photos as well—in some cases, better—than the iPhone 6.

In indoor and outdoor shootouts, Samsung's 16-megapixel camera (which protrudes like a blister from the phone's back) captured crisper photos. In many cases, colors were more vibrant in iPhone photos, yet the Galaxy shots showed more detail.

Low-light shots were more mixed. In a dimly lit restaurant, the Galaxy's photos picked up more details and looked sharper but had an orangish cast. While the iPhone's shots were more washed out, the coloring was more accurate. The Galaxys also struggled to autofocus quickly in low-light environments.

The Galaxy S6 destroys [HTC's new One M9](#) and other flagship Android phones—not to mention all of its own predecessors—on photo quality.

The front-facing 5-megapixel selfie cam trumps the iPhone's, too. And in case you don't have [a selfie stick](#) handy, you can tap on the heart-rate sensor on the back of the phone to snap the photo.

But About That Software...

The user experience is where the Galaxy S6 still struggles against the iPhone and even Android phones, like the Moto X and Nexus 6.

To its credit, Samsung has swept a lot of its own software clutter under the rug, making its tweaks to Android 5.0 far more benign than they have ever been. The settings and camera menus no longer require a user manual to navigate. The Samsung-built email and calendar apps are also much cleaner, with a nice balance of white space on each of the screens. And rejoice! The dripping-water sound you'd hear when tapping the screen has mercifully been plugged.

None of those updates slow down the phone either. The octo-core processor and 3GB of RAM keep things running at record pace.

Samsung even tidied up many of its ugly app icons. Still, from the app tray to the pull-down notification menu, the styling of the operating system isn't nearly as polished as stock Android 5.0. On top of that, Samsung's keyboard seemed to hate my fingers, constantly inserting typos. A phone this beautiful deserves equally beautiful software.

And Samsung continues to insist on having two browsers, two photo gallery apps and its own app store—not to mention filling the phone with extra widgets and apps.

That's why, even though the Galaxy S6 and S6 Edge are in many ways more impressive pieces of hardware than my iPhone 6, I'm sticking with Apple.

Finally, smartphones are equal on both sides of the iOS/Android divide. That's a great thing, but it means the decision now really comes down to your software platform of preference. Right now, I prefer Apple's app selection and product ecosystem. That...and [I'm still under a darned two-year contract](#).

But if yours is just coming up or you need a new phone, I'm finally recommending you check out a Samsung before you look at HTC or Motorola. These are the best phones Samsung has ever made and the best Android phones you can buy. Plus, every time I look at my iPhone, I wish it had a curved screen.

Battle of the Sixes

The flagship phones for Apple and Samsung compete for ultimate smartphone glory.



Apple iPhone 6

Samsung Galaxy S6

| | Apple iPhone 6 | Samsung Galaxy S6 |
|--------------------------|--------------------------------|---------------------------------|
| No-Contract Price | \$650 and up | \$600* and up |
| Storage Options | 16GB / 64GB / 128GB | 32GB / 64GB / 128GB |
| Screen | 4.7 inches / 1334 x 750 pixels | 5.1 inches / 2560 x 1440 pixels |
| Weight | 4.6 ounces | 4.7 ounces |
| Main Camera | ★★★★★ | ★★★★★ |
| Front Camera | ★★★★★ | ★★★★★ |
| Battery Life** | 6 hours 30 minutes | 7 hours 5 minutes |
| Full-Charge Time | 1 hour 56 minutes | 1 hour 10 minutes |

* Price varies at most U.S. carriers ** Results based on our Web surfing battery test with brightness set at 75%

NY Times

Fish Oil Claims Not Supported by Research

by Anahad O'Conner

Fish oil is now the third most widely used dietary supplement in the United States, after vitamins and minerals, according to a recent report from the National Institutes of Health. At least 10 percent of Americans take fish oil regularly, most believing that the omega-3 fatty acids in the supplements will protect their cardiovascular health.



But there is one big problem: The vast majority of clinical trials involving fish oil have found no evidence that it lowers the risk of heart attack and stroke.

From 2005 to 2012, at least two dozen rigorous studies of fish oil were published in leading medical journals, most of which looked at whether fish oil could prevent cardiovascular events in high-risk populations. These were people who had a history of heart disease or strong risk factors for it, like high cholesterol, hypertension or Type 2 diabetes.

All but two of these studies found that compared with a placebo, fish oil showed no benefit.

And yet during this time, sales of fish oil more than doubled, not just in the United States but worldwide, said Andrew Grey, an associate professor of medicine at the University of Auckland in New Zealand and the author of a 2014 study on fish oil in JAMA Internal Medicine.

“There’s a major disconnect,” Dr. Grey said. “The sales are going up despite the progressive accumulation of trials that show no effect.”

In theory at least, there are good reasons that fish oil should improve cardiovascular health. Most fish oil supplements are rich in two omega-3 fatty acids — eicosapentaenoic acid (EPA) and docosahexaenoic acid (DHA) — that can have a blood-thinning effect, much like aspirin, that may reduce the likelihood of clots. Omega-3s can also reduce inflammation, which plays a role in atherosclerosis. And the Food and Drug Administration has approved at least three prescription types of fish oil — Vascepa, Lovaza and a generic form — for the treatment of very high triglycerides, a risk factor for heart disease.

But these properties of omega-3 fatty acids have not translated into notable benefits in most large clinical trials.

Some of the earliest enthusiasm for fish oil goes back to research carried out in the 1970s by the Danish scientists Dr. Hans Olaf Bang and Dr. Jorn Dyerberg, who determined that Inuits living in northern Greenland had remarkably low rates of cardiovascular disease, which they attributed to an omega-3-rich diet consisting mainly of fish, seal and whale blubber. Dr. George Fodor, a cardiologist at the University of Ottawa, outlined flaws in much of this early research, and he concluded that the rate of heart disease among the Inuit was vastly underestimated. But the halo effect around fish oils persists.

The case for fish oil was bolstered by several studies from the 1990s, including an Italian study that found that heart attack survivors who were treated with a gram of fish oil daily had a drop in mortality, compared with patients taking vitamin E. These findings prompted groups like the American Heart Association to endorse fish oil about a decade ago as a way for heart patients to get more omega-3s in their diets.

“But since then, there has been a spate of studies showing no benefit,” said Dr. James Stein, the director of preventive cardiology at University of Wisconsin Hospital and Clinics. Among them was a clinical trial of 12,000 people, published in The New England Journal of Medicine in 2013, that found that a gram of fish oil daily did not reduce the rate of death from heart attacks and strokes in people with evidence of atherosclerosis.

“I think that the era of fish oil as medication could be considered over now,” said the study’s lead author, Dr. Gianni Tognoni of the Institute for Pharmacological Research in Milan.

Dr. Stein said the early fish oil studies took place in an era when cardiovascular disease was treated very differently than it is today, with far less use of statins, beta blockers, blood thinners and other intensive therapies. So the effect of fish oil, even if it were minor, he said, would have been more noticeable.

“The standard of care is so good today that adding something as small as a fish oil capsule doesn’t move the needle of difference,” he said. “It’s hard to improve it with an intervention that’s not very strong.”

Dr. Stein also cautions that fish oil can be hazardous when combined with aspirin or other blood thinners. "Very frequently we find people taking aspirin or a 'super aspirin' and they're taking fish oil, too, and they're bruising very easily and having nosebleeds," he said. "And then when we stop the fish oil, it gets better."

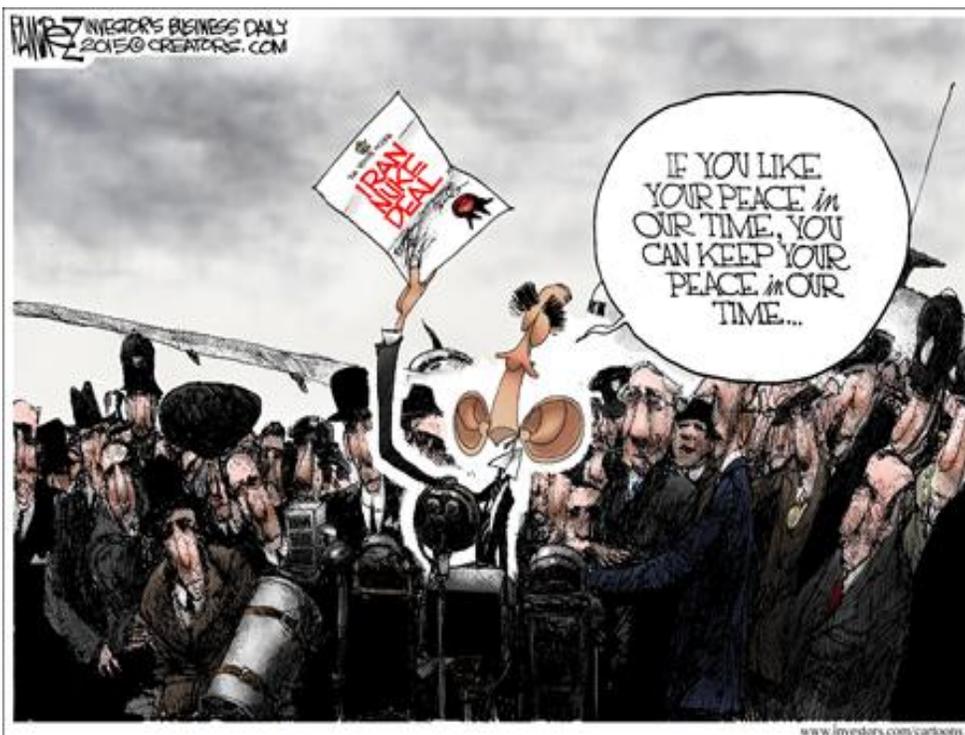
Like many cardiologists, Dr. Stein encourages his patients to avoid fish oil supplements and focus instead on eating fatty fish at least twice a week, in line with federal guidelines on safe fish intake, because fish contains a variety of healthful nutrients other than just EPA and DHA. "We don't recommend fish oil unless someone gets absolutely no fish in their diets," Dr. Stein said.

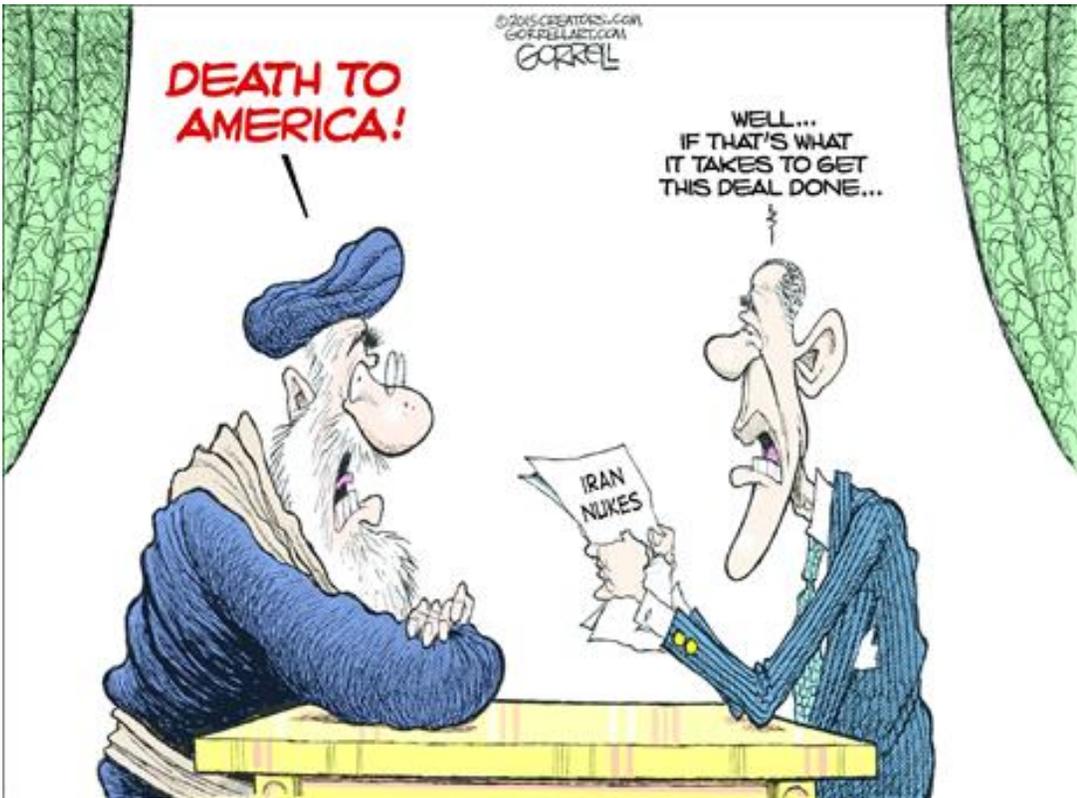
But some experts say the case for fish oil remains open. Dr. JoAnn Manson, the chief of preventive medicine at Brigham and Women's Hospital in Boston, said the large clinical trials of fish oil focused only on people who already had heart disease or were at very high risk. Fish oil has also been promoted for the prevention of a variety of other conditions, including cancer, Alzheimer's and depression.

Dr. Manson is leading a five-year clinical trial, called the Vital study, of 26,000 people who are more representative of the general population. Set to be completed next year, it will determine whether fish oil and vitamin D, separately or combined, have any effect on the long-term prevention of heart disease, Type 2 diabetes, and other diseases in people who do not have many strong risk factors.

Dr. Manson says that although she recommends eating fatty fish first, she usually does not stop people from taking fish oil, in part because it does not seem to have major side effects in generally healthy people.

"But I do think people should realize that the jury is still out," she said, "and that they may be spending a lot of money on these supplements without getting any benefit."







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AMAZING OPTICAL ILLUSION COMIX!
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