The Register, 1975-01-14

North Carolina Agricultural and Technical State University

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University Foundation Receives New Grants

By Daryl L. Smith

The A&T University Foundation has become the recipients of several new grants, along with several individual contributions. The North Carolina Leadership Institute has sent $5,000 in a restricted grant for North Carolina Fellows.

The General Motors Corporation donated $17,835 in a restricted grant to the Mechanical Engineering Department. The All-State Foundation sent $400 which is unrestricted for Nursing.

Students need money and it's just coming because they need more money than they did last fall, according to Vance E. Gray, director of Financial Aid. Many of the students are coming because they need more money than they did last fall, he said.

Life Insurance Purchases Create Traps For Students

by Daryl L. Smith

SALT LAKE CITY, UTAH (AP)—Many college students are falling into an unfortunate trap in the purchase of life insurance, according to Dr. Fikry S. Gahin, associate professor of finance at the University of Utah.

Dr. Gahin says that problems arise when insurance companies try to write one policy to cover all college student needs (which are very great), coupled with the problem of on-campus insurance agents who do not really understand the product they sell.

"This does not mean that life insurance is not a wise purchase for some students, but student needs are so diverse that one uniform policy could not possibly satisfy all the needs of the students," Dr. Gahin said. He added that only a few companies are guilty of unethical conduct in this area.

He emphasized that policies are written in a technical language which makes the buyer dependent on the insurance agent to explain the nature and extent of coverage offered. But most college students life insurance is sold by part-time, inexperienced agents who are usually unaware of the complexity of the product," he said.

Dr. Gahin said students should be aware of the pressure-selling tactics often used. (See Purchase Page 3)
The Decision Was Made

By Michael H. Hailey

Well, it's a new year along with a new semester. Much happened over the holidays including Zoe Barbee's untimely death, but also the fact that the vet school was chosen to be built at N.C. State instead of A&T.

Many people speculated, and I too had my doubts, that the school would go to State for the primary reason that that institution is predominantly white-period. The vet school decision can only lead many to wonder about the future of the Black schools. The White institutions get all the money they need; the Black institutions need all they can get. The White schools are building new buildings at a faster pace than Black schools also.

In short, the future of the Black school is not looking any better than it did before.

The vet school situation is a perfect example of the future of the Black school. How can we even think of getting to the level that most White schools are now if we are refused services that will help us greatly? State has more than enough facilities to accommodate its students but A&T has a long way to go.

So maybe now, the board will decide to give A&T a track field (since many whites think all Blacks are 93 runners) anyway or maybe more basketball goals (since many whites think Blacks invented the game). I wonder what N.C. State would have said if they had been refused the vet school. After all, they have everything else.

Munson Praised By Senior Dorm

Editor of the Register:

On behalf of the residents of Senior Dorm, I would like to express public thanks to Lawrence Munson, director of the university's food service, for his kindness and cooperation this semester in activities here at the dormitory. Most recently, Mr. Munson donated coffee for a study break on Reading Night. Students who couldn't take the time to go out for refreshments while studying for exams found coffee and donuts in the lobby in mid-evening. This was well-received by everyone in the dorm, and credit is due to both Mr. Munson and his assistant, Mrs. Connie Goins. A related thank-you also goes to Mr. Munson and Mrs. Goins for the refreshments they provided during the Homecoming open house that Senior Dorm held for the students' parents and other guests. We realize that special snacks took extra time and effort than the food-service department could ill afford during the busy Homecoming festivities. Nevertheless, Mr. Munson and his staff did take the time to make a tray of delicious snacks which helped make our open house much nicer and more pleasant for everyone, students and guests alike.

The residents of Senior Dorm join other students on campus who appreciate such cooperation from members of the A&T staff. Mr. Munson's extra efforts have not gone unnoticed.

Sincerely,

James I. White
Dormitory Director

Apply For Aid Now

In the January 10,1975 Edition of the A&T Register, Mr. W.I. Morris, director of The Placement Center gave a very “bleak” outlook on the placement of A&T graduates in the spring of ’75.

Not only will these students have problems securing job interviews and employment, but potential entering students will have even greater ones. Students attending state and Land-grant universities, made up only about 22 per cent of all students in higher education. Participation for these institutions was estimated at 316,700.

The largest percentage of students in (GSL) Guaranteed Student Loans were from families with adjusted family incomes in the $7,500-$14,999 range.

The Black institution will be the hardest hit by the cutbacks in federal aid programs. South Carolina State, to name one, has reported that 93 percent of its students were from families with incomes below $7,500 and had 48.5 per cent of its students in federal aid programs.

Now is the time to apply for student aid programs, so that you may be one of the first to receive aid and not one of the many who will not receive any aid.

The A&T Register

Published twice weekly during the school year by students of A&T State University.

To receive The Register, please send $7.50 to cover mailing and handling costs to: THE A&T REGISTER; Box E-25; A&T State University; Greensboro, North Carolina 27411.

Member: Associated Collegiate Press.

What Can A Student Do?

By Rosie A. Stevens

Most of us would agree that, when it comes to paying a bill here, it is the student's responsibility to pay to the last cent what is due. One is, it seems, paying for a lease on the future. Those are the circumstances under which one is purportedly registered.

But then, what if the contract is breached in some way? What if the university fails at some important point to fulfill its obligations? Suppose, for example, that programs are not provided which should be provided, or that some other contractual item is neglected by the university. What recourse does the student then have in such a case?

Might the student go through university grievance procedures? Well, such procedures exist, but there is no guarantee that they always work. If they work, fine; if they do not, then a problem remains unsolved even though it supposedly has gone through grievance channels.

What is then left for the student? To give up in disgust and leave? Transfer? In most cases the student is at a distinct disadvantage because he has already paid for that which reveals itself to be shoddy merchandise. If the person refuses to pay for the shoddiness being dished out, then the means of protest may sometimes become the means of exclusion, an issue in itself over which battles are fought.

The university may recognize its mistakes, but not often enough to avoid damage. It may make half-hearted gestures to correct those mistakes, but never before damage, sometimes irreparable damage, is done. If a grade is corrected, on paper, it remains stored forever on disc-drives and tapes, ready to spew out on green lined paper forever, even though the paper burns corrected. Charges remain on one's bill, removable only through statements from authority, which accuracy depends upon records that may be inaccurate. And yet the damage is done, and students must deal on the university's terms yet.

Where does the madness end? Why must students be constantly subject to the whims of the university which purports to educate? Has the university already reached the point of omnipotence with students?
### Avoid Insurance Pressure Tactics

(Continued From Page 1) on them: the argument that one should buy a policy early to avoid becoming uninsurable in the future, and the so-called “extras” that a policy might appear to provide.

He said the probability of becoming uninsurable during the college years is very low, and that extra always cost extra in premiums.

“If a student needs life insurance only to guarantee his future insurability, then a term policy is sufficient,” he said.

Dr. Gahin said promissory notes are sometimes offered for deferred premium payment for insurance. Look for a professional company for a premium you can afford without a debt burden,” is his advice to students.

He said interest on such notes runs as high as nine percent, and they are often salable to another financial institution, which gains all rights and interests in the policy.

The companies can demand payment despite changes in a student’s plans, such as deferred graduation, inability to find a job, or entrance into graduate school.

“If you need and want life insurance, look for a professional agent who can analyze your needs objectively and help you choose a policy from a reputable institution,” he said.

In college, he said interest in such notes runs as high as nine percent, and they are often salable to another financial institution, which gains all rights and interests in the policy.

## Adirondack Big Stick Award

**Received By Artis Stanfield**

Stanfield is to continue his education after graduation this year from A&T, at the University of Wisconsin at LaCrosse. There he will study for his master’s degree while doubling as a graduate assistant baseball coach.

The A&T superstar is reported to be still considering professional baseball in the upcoming spring draft. Stanfield led the nation last year in stolen bases and was the prime speaker.

## After college, will you get the job you deserve?

Let’s face it, things aren’t equal in today’s job market. Even with a college degree, the Air Force has jobs that fit your college education, on an equal opportunity basis. The Air Force is deeply involved to provide understanding for its people about the sensibilities and sensibilities of others. Doing its part to make things better. We’re not perfect—yet. But brother, we are getting there.

There are many job opportunities open to you as an officer in the United States Air Force. You may consider being a pilot or navigator. And don’t overlook the Air Force ROTC Scholarship Program. Scholarships that cover full tuition, reimbursement for textbooks, lab and incidental fees. Any allowances of $100 a month and flying lessons.

Apply, qualify, and enroll in Air Force ROTC at the prime speaker.
Coach Reynolds Asks Students To Help Him Psyche Up Players

By Craig Turner

Head basketball coach Warren Reynolds expressed some views about student support. "It would help greatly if the students would really scream and cheer our guys, especially in close games," according to Reynolds.

Games Will Be Televised On Cable Vision Channels

By Craig Turner

A&T will have the rest of its regular season basketball games televised by the A&T television production department. The Johnson C. Smith contest Wednesday night will be broadcast Thursday evening over Cable Vision Station 9 at 7 p.m.

Coach Warren Reynolds

Sedley Roach designs instrument systems to cut pollution, and save energy.

Sedley is 23 years old. She holds a BSEE from Southern University in Baton Rouge and has been a Du Pont Engineer for just over a year.

Right now Sedley is part of a team designing instrumentation for process control in a new distillation column to be added to an existing organic chemical plant. The modification will reduce aqueous waste pollution without increasing energy consumption. It's all part of Du Pont's plan to spend $2.5-billion in capital improvements to make the future more productive, more efficient, safer and cleaner for everyone.

Sedley's contribution is not unique. Du Pont has a reputation of getting young engineers into the mainstream quickly.

If you'd like to work for a company where contributions really count, and where you're much more than just another number on a computer printout, do what Sedley did. Talk to your Du Pont Personnel Representative. He'll show you how to help yourself while helping others. Du Pont Co., Rm. 24112, Wilmington, DE 19898.

At Du Pont...there's a world of things you can do something about.