

BSU/CCF Offers Opportunities for Fun and Service

Many years ago, on a rainy Chowan day, when every Chowanian was feeling down, the BSU/CCF was founded so that sunshine might enter into each individual's heart and create a special, spiritual excitement that would overcome the "gloomy Chowan day."

BSU/CCF is a very active Christian organization which welcomes anyone who wishes to participate in Christian fellowship with others. The advisor is Chaplain Taylor, who is known to a select few, as "the fearless Chap." President Karen Davis guides a council of five Vice-Presidents who are known for coming up with unusual ideas. The five Vice-Presidents are Kevin Matheson; Spiritual Growth and Development, Edna Ruffin; Missions and Outreach, Jill Simpson; Special Emphasis in Music Program, Brad White; Publicity and Michael Wynns; Programming and Enlistment.

The highlight of the fall semester came when a group of BSU members State Fall Convention at Ridgecrest. There they met other students from BSU's all over that state of North Carolina. Next semester on March 31-April 2, the BSU plans to participate in the Spring Leadership Conference at Caraway which is located in Asheboro, NC.

The weekly BSU general meeting is in Daniel Hall 201 in Tuesday at 7:00 PM. On a typical Tuesday night there is a special program and fellowship. Last Tuesday after singing a couple choruses and playing the "Human Knot," Michael Wynns led a short devotion entitled "Chocolate Milk." On Tuesday, October 18, the council planned "The Big Double P Fellowship" for perspective new members, which is a pizza party fellowship. There are many other activities planned for semester.

New York Trip Scheduled

The Chowan College Division of Art will be sponsoring a trip to New York for the days of November 16 through November 20. Any student who is interested may attend the four day trip. A \$30.00 deposit will be required and must be paid by October 18. The whole trip will cost \$175.00 plus extra spending money.

The trip will consist of two scheduled tours, one to the Museum of Modern Art and a choice between going to the Metropolitan Museum

of Art or Museum of National History. There will be chances to visit art galleries and museums of your choice, plus free time to see other sites within New York.

Students who are planning to go on the trip are expected to carry only one suitcase and a small carrying bag, which may be kept on the bus. All checks must be payable to Doug Eubank. The bus will arrive back in Murfreesboro at 8:00 p.m. on Sunday, November 20.

Educational Loans Help Students and Parents

RALEIGH — With college fall terms in session, some students and parents may need help with meeting educational expenses. If so, they may want to consider student or parent loans available through College Foundation Inc. (CFI) for enrollment at any eligible college, university, technical or vocational school.

College Foundation serves as the central lender in North Carolina for Stafford Loans (formerly Insured Student Loans), Supplemental Loans for Students, and PLUS Loans to parents. Funds for loans from CFI are provided by North Carolina full-service banks and special investors. The North Carolina State Education Assistance Authority (N.C. SEAA) provides the guarantee for the loans.

CFI's educational loans are offered under the nationwide Robert T. Stafford Loan Program (formerly called the Guaranteed Student Loan Program). The Stafford Loans are need-based but the Supplemental and PLUS loans are not.

North Carolina residents may apply, even if they attend college out of state. Out-of-state residents may apply if they attend college in North Carolina.

Stafford Loans are for dependent or independent students in undergraduate or graduate/professional programs of study and are based on financial need. Eligible undergraduate freshman and sophomores may borrow up to \$2,625 per year; undergraduate juniors and seniors, up to \$4,000 per year. The loan maximum for graduate/professional students is \$7,500 per year.

The interest rate on Stafford Loans is 8% per year for new borrowers. Repayment of loan principal does not have to begin until 6 months after the student graduates or drops below half-time enrollment. Most borrowers have financial need and thereby qualify for the federal government's payment of interest prior to the repayment period.

Supplemental Loans for Students (SLS), the second type of loan offered by the Foundation, are available to undergraduate independent students and in some cases, undergraduate students who are dependent, or graduate/professional students. These loans are appropriate for students who do not qualify for the interest-subsidized student loans (Stafford Loans) or

need assistance in addition to a Stafford Loan.

Students do not have to demonstrate "need" in order to qualify for Supplemental Loans for Students. Under this program they may borrow up to \$4,000 per year with an aggregate limit of \$20,000. Interest is a variable rate set annually for the 12-month period July 1-June 30. The rate for the current 12-month period is 10.45%.

Students with Supplemental Loans may postpone the required payments on loans principal as long as they are enrolled full-time. They are, however, responsible for paying the interest while enrolled. The SLS borrower must either pay the interest monthly or sign an agreement authorizing CFI to add the interest to the loan principal.

PLUS Loans are for parents of dependent students and are not based on financial need. The interest rate for the current 12-month period (July 1-June 30) is 10.45%.

Under the PLUS Loan Program, parents may borrow up to \$4,000 per year per dependent student, with an aggregate limit of \$20,000 per student. Although parents do not have to demonstrate "need", they must be able to show the ability to make the required monthly payments.

Students and parents can get more information about CFI's loan programs from college financial aid officers or College Foundation Inc. P.O. Box 12100, Raleigh, NC 27605, (919) 821-4771.

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Christmas Tree Lighting

The annual Christmas Tree Lighting Ceremonies will be held in front of Whitaker Library Tuesday, November 29, at 5:00 p.m. It is jointly sponsored by Whitaker Library, Student Development, and the Student Government Association.

Everyone on campus is invited to come and join the Christmas carol singing and all the festivities. Please plan to be there to welcome in the Christmas season.

Smoke Signals HOMECOMING

Photo Album



Friendly Faces



The Picnic



Five Foot Sub



The Parade



The Chase Scene



Getting Ready



The Game