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FAYETTEVILLE STATE UNIVERSITY

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Communications Center

Radio Workshop Progressing

By Roosevelt McPherson

The Communication Center's radio workshop is getting into the swing of things as it progresses toward its goals reported Jaqueline Charles, project director.

The radio workshop, a group with a current membership of 18 students, was formed under the main supervision of Robert Wagoner, communications director, with an overall

objective of preparing students for the third class Federal Communications Commission license examination.

"The organization's plans are developing as proposed through the interest and contribution of all students in the workshop," Wagoner said. Miss Charles, a former Southern Bell Telephone operator, was assigned as workshop project director. She admitted that she felt a little

insecure in the beginning but Wagoner commented "she has done a fine job."

"We've had three shop meetings on campus and have done work at the Radio Station WCMA at Ft. Bragg," said Jacqueline, a native of Wilmington. The workshop has obtained permission to utilize radio facilities at Ft. Bragg in order to carry out its training program. "That was our first trip to Bragg and it gave us a chance to familiarize ourselves with the radio station," said the 5-foot-6 sophomore.

Doris Benton, a 19-year-old sophomore from Goldsboro, commented after returning from the initial studio session, "It was an experience. We just had a new soul station to open in my hometown and if I get the opportunity I would work there as a DJ."

Students were given a briefing on the use of radio equipment and were allowed to get the actual feel of it by cueing records and punching tape cartridges. "I think it's very exciting working in a studio," said Christybell Hodges, a 21-year-old sophomore from Kinston. "I would enjoy being a DJ because I like to talk a lot," she laughed.

"Everyone was thrilled with the new experience and has expressed their desire to return," Jackie said. "At first everything looked complicated but once each of us had an opportunity to work at the controls it was easy." Training received by these students is not all studio work, but it is coupled with classroom instruction. Wagoner and an Army officer, Lt. David L. Geesin, from the Ft. Bragg station explain in class meetings the fundamentals of radio programming. The officer is also responsible for monitoring studio activities while the group is at Ft. Bragg.

Not only is this valuable workshop preparing students for the FCC examination but it is providing experience to those individuals desiring to work for the proposed radio station here at FSU.

Another member of the workshop, Cleo Henry, a 19-year-old sophomore from Currie, commented, "I'm participating in the radio workshop because it may prove to be beneficial."

"I want to do news broadcasting when the station here is completed," said Birta Anderson, a 19-year-old sophomore from Atkinson. "And I'm also interested in this program because it's something new and I want to learn about it."

Jackie further added that, "some of the young people here feel they can use the experience once they leave college." Her responsibilities consist of



Campus Beauty

The March wind blows, but pretty Terecia Melvin, a junior from Roseboro, holds her own on a bright springlike day a few days before spring!



Jacqueline Charles

the first year premium loan of \$151 comes to \$76.07.

From the creditor's standpoint, such loans are among the safest imaginable, says Consumers Union. Its full report on the sale of life insurance to students, contained in the January issue of *Consumer Reports*, explains why the lender's risk is so minimal.

One element involves a miniature endowment policy built right into the insurance policy. At the end of five years, the insurance company gets most of the cash value in payment of the policyholder's debt.

The promissory note itself has built into it an acceleration clause, a typical feature of retail installment contracts. If the student fails to pay any premiums on time, the lender can demand immediate payment of the entire loan. With the promissory note, he can also readily obtain a court judgment ordering payment.

Entitled "Caveat Emptor on Campus," the CU report, warns that as with most retail credit agreements, an insurance policy financing note may be impossible to cancel. Life insurance is customarily sold for a year at a time. When a student is persuaded to buy a policy and sign a financing agreement, he is committing himself to buy a full year's protection.

None of the policies or promissory notes examined by Consumers Union had a provision for refund of premiums during the first year. And, says CU, the policies examined tended to be relatively

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Insurance For The College Man?

Not On Your Life! Advises C.U.

Unless a college student has children, as a rule he should not buy life insurance. In fact, says the nonprofit Consumers Union, "the last thing most college students need is life insurance."

The exception would be the

breadwinner on whom children will be dependent until they grow up. Despite this atypical circumstance for a collegian, CU says "the life insurance agent has become a familiar figure on many campuses."

Bearing this out is an industry survey of more than 300 life-insurance companies which turned up 20 percent with sales programs aimed at college students and young professionals who are not yet earning enough to pay the premiums.

Isn't it difficult to sell a policy to someone who can't afford it? Insurance men have their sales pitch so programmed to this hurdle that they can often turn it into a selling point. Says Consumers Union, they approach the premium paying problem by offering to finance the first annual premium, and frequently the second, with a loan to be paid off perhaps five years later.

The interest on that five year loan? It's payable at an annual rate of 6 to 8 per cent or more. And, says CU, in many plans the policyholder pays interest on the interest, too.

As an example of what life-insurance loans can cost, the nonprofit consumer organization tells of a \$10,000 policy sold by Fidelity Union Life of Dallas in 1970. The 21-year-old student purchaser paid an annual interest rate of 8.5 per cent. The compounded finance charge on

Returning Students

Must Deposit \$50

Students returning for the Fall semester to any of North Carolina's 16 senior institutions are required to make an advance deposit of \$50 before the end of this semester according to A.D. Roscoe, business manager. The requirement was authorized by the 1971 General Assembly to be applied against the student's tuition and fees.

The deposit will be returned to any student who decides not to return and gives notice of his decision within 30 days after the end of the term in which he made the deposit, and students deemed ineligible by the institution. Deposits made by students who do not give notice according to the stipulations of the law will be forfeited.

Institutions are authorized to use their judgement in the refunding in cases where withdrawals are the result of illness, a call to military service, or other circumstances beyond the student's control.

Open Classroom

Viewed In Ed. 430

Methods 430, a valuable course offered to students in early childhood education was concluded at the end of the first nine weeks of the semester. It was centered around old and new methods of teaching, plus classroom observations.

The class observed Walker, North Street, and Ramsey Street Schools in Cumberland County; and Chadbourn Primary School, Columbus County; Southern Pines Elementary, Moore County; and Shawtown School, Harnett County. These schools were selected because of their open classroom programs.

The open classroom was pioneered by the British Infant Schools in England, and is now being embraced by many educators in the United States. Such elements as an unstructured program, teacher made materials, interest centers, multi-age grouping, and the child pursuing his own interests are a features of the program.

Elizabeth Frazier, an instructor in early childhood education at UNC-CH, paid the class a visit. She had just returned from England where she had visited the British Infant Schools for three weeks.

Later in the course, Gail Walsh, a native of Oxfordshire, England who is employed by the State Department of Public Instruction and LINC, the Learning Institute of North Carolina, visited the class.