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# What are your chances of getting cancer?

This check list is a first step in the process that could save your life.

<p><b>LUNG CANCER</b></p> <ul style="list-style-type: none"> <li><input type="checkbox"/> Smoke a pack of cigarettes or more a day.</li> <li><input type="checkbox"/> Smoked for 20 years or more.</li> <li><input type="checkbox"/> Have a persistent cough.</li> </ul>	<p><b>CERVICAL CANCER</b></p> <ul style="list-style-type: none"> <li><input type="checkbox"/> Began having sex at an early age and with many partners.</li> <li><input type="checkbox"/> Have unusual bleeding or discharge between periods.</li> </ul>
<p><b>BREAST CANCER</b></p> <ul style="list-style-type: none"> <li><input type="checkbox"/> Over 40 and have close relatives who had breast cancer.</li> <li><input type="checkbox"/> Had a breast operation.</li> <li><input type="checkbox"/> Have a lump or nipple discharge.</li> </ul>	<p><b>CANCER OF THE COLON &amp; RECTUM</b></p> <ul style="list-style-type: none"> <li><input type="checkbox"/> Have a history of polyps.</li> <li><input type="checkbox"/> Have blood in your stool.</li> <li><input type="checkbox"/> Have ulcerative colitis.</li> </ul>
<p><b>ENDOMETRIAL CANCER</b></p> <ul style="list-style-type: none"> <li><input type="checkbox"/> Have a history of abnormal bleeding.</li> <li><input type="checkbox"/> Have diabetes and high blood pressure and are overweight.</li> <li><input type="checkbox"/> Began menopause late (after 55).</li> </ul>	

Absolutely nothing is more important to surviving cancer than early detection is.

So if you checked any boxes, you should discuss them with your doctor soon.

We want to cure cancer in your lifetime. But we'll never do it without your help.

**American Cancer Society**

## College Loans — If You Can't Pay, Is Bankruptcy Justified?

(Continued from Page 2)

From 1974 to 1976, 12,300 former students filed similar bankruptcy claims totaling \$15 million borrowed through various government-funded loan programs. Is bankruptcy a sensible step if you are confronted with heavy college debts that your budget can't accommodate?

If you go through bankruptcy, you should remember that a report of your bankruptcy remains in your credit bureau file for fourteen years. This means that every time you apply for a charge account, bank loan or mortgage, the prospective lender will read about your bankruptcy. Some creditors may take into consideration the special circumstances surrounding your action (and by law you can write your own explanatory statement and have it placed in your credit report), but nevertheless, you may have trouble getting credit for a long time to come. Bankruptcy is a last

resort for those clearly in a position in which they will never be able to repay their debts and carry on with their life; it is not meant for young men and women who find it temporarily inexpedient to meet debt repayments.

All government loan programs encourage former students who are having trouble repaying educational loans to apply to their bank or college lenders for "forbearance" -- the term which is used when you ask an institution to change the terms of your loan to make it easier for you to repay. For example, if you are scheduled to repay your loan in ten years with minimum payments of \$30 a month, you can ask the bank to reduce your monthly payments to a more manageable level by spreading out payments over a longer period of time. Also note that new 1976 laws specifically provide for deferment of repayments for up to twelve months during any one period when you are

unemployed and looking for full-time work.

### Student Loans and Bankruptcy: A Fact Sheet

There are two very popular loan programs for higher education. One, the Guaranteed Student Loan Program (GSLP), lends up to \$2,500 a year, with a maximum loan of \$7,500 for undergraduates (including those taking vocational training) and \$15,00 for undergraduates who then go on to do graduate work. Most of the lenders are banks, credit unions, savings and loan associations and state agencies; in a few cases, the college or university makes the loan directly. The Federal government reimburses the lender 100 percent if the student defaults. Repayment is required in ten years or less, with minimum payments of \$30 a month, and usually begins within nine months after leaving the college program. A new law, which was enacted last year and which went into effect October

## SANDRA WALDEN ATTENDS CONFERENCE



Miss Sandra Walden, a member of the Phi Beta Lambda chapter at Fayetteville State University attended the 27th annual Phi Beta Lambda National Leadership Conference which was held in San Francisco, California during the week of July 5 through 9.

Phi Beta Lambda is the national organization for post-secondary and college students interested in and preparing for careers in business and business education.

Almost 1,000 students and advisors attended the conference which was held in San Francisco, California.

Miss Walden is a rising senior and is majoring in business education. She is presently serving as the North Carolina State Secretary of

Phi Beta Lambda and as President of the local chapter. She served as Vice-President of PBL at FSU during the academic year of 1977-78. She was active in various committees of PBL during her sophomore year. She has served as a member of the Student Senate, co-chairman of College Day, a Dean's list student and as Secretary of the Freshman class in 1975-76.

A North Carolinian, James Ratchford, a rising senior from Appalachian State University was elected to the office of National Treasurer of PBL.

## CAREER DAY PLANNED

Fayetteville State University's Office of Career Planning and Student Government Association will sponsor Alumni Career Day on Thursday and Friday, September 28 and 29, 1978. One of the highlights of this program will be the return to our campus graduates who are successfully employed in career fields many of which were previously closed to our graduates.

These returnees will serve as models to our students as to what can be accomplished by FSU graduates.

There will be a General Assembly on Thursday morning at 11:00 a.m. in the J.W. Seabrook Auditorium. The Alumni returnees will be introduced and Dr. Algeania Freeman, a 1970 FSU graduate who is employed at Norfolk State Collge, will give the principle address.

These graduates will talk to various classes on Thursday and Friday. Students, faculty and administration, your support is needed. Instead of suspending classes, instructors have been given permission to meet their classes in the J.W. Seabrook Auditorium on Thursday, September 28 at 11:00 a.m. Let's fill the auditorium.



### The Voice Salutes

Sharion Evans

who helped to make this edition a success. Sharion Evans who helped to make this edition a success.

### FOOTBALL SCHEDULE 1978-1979

DATE		TIME	SITE
September 2	Kentucky State University	7:30 P.M.	Home
September 9	Albany State University	2:00 P.M.	Away
+September 16	Norfolk State University	1:30 P.M.	Away
+September 23	Shaw University	7:30 P.M.	Home
+October 7	St. Paul's College	1:30 P.M.	Away
+October 14	Winston-Salem State University	1:30 P.M.	Away
+October 21	Livingstone College	7:30 P.M.	Home
+October 28	Elizabeth City State University	2:00 P.M.	Home
	(Homecoming)		
November 4	Bowie State College	7:30 P.M.	Home
+November 11	Johnson C. Smith University	1:30 P.M.	Away

+Denotes Conference Games

1, 1977, prohibits any student with a GSLP loan from having it discharged through bankruptcy until at least five years after the required repayment period begins. There is talk in Congress, though, about repealing this. The other, the National Direct Student Loan Program (NDSLPL), lends up to \$5,000 for undergraduate education, \$2,500 for certain vocational programs, and up to \$10,000 for undergraduate and graduate education. Under the NDSLPL, the school itself makes the loan with some 90 percent of the money coming from the Federal government and 10 percent from the school. If the student defaults, the school is out its 10 percent.

Repayment is required in ten years or less, usually beginning within nine months after education is completed. Minimum payments are \$30 a month.

Filing for bankruptcy at any time is still a legal alternative for NDSLPL loans. However, a New York State Appeals Court ruled recently that even though a young man had declared bankruptcy, his NDSLPL loan was exempt -- that is, it was not canceled. The ruling so far is applicable only in New York State, but it could have far-reaching effects on potential bankruptcy cases in other states where NDSLPL loans are involved. -- Courtesy of Glamour Magazine