

# ELECTION 1984: "TOO GOOD TO MISS"

By DR. GEORGE PEERY  
Contributing Editor



Beginning of a school year is usually an inopportune time to expect students to make more than two weekends in a row. Roommates, classes, and you who are calling all the shots to sit in the cafeteria during election exposure (and when heaven's sake) are basic. Besides, the first Tuesday of the month is light years away. Get ready to vote later, well...no. Wrong!

Whatever one can say about American politics today, sedate and sober they are not. Presidential politics, in many ways, is a grand show. The summer's circus got us primed for the barnstorming of the fall. If you prefer more technological images, the media extravaganzas prepared us for the brain-numbing spots and 45-second news blurbs that we will see until the first week in November. Almost all of our Presidential elections have had bizarre and theatrical qualities to them. With the possible exception of the two associated with George Washington, few have escaped looking very weird to someone. Europeans who like to observe the American scene are completely baffled by the entire enterprise. Some Americans, obsessed with order and appropriate procedure, decry these deviations into banality

and brouhaha. There is, however, a method in the madness. Quite simply, Presidential politics is about winning. Garnering more votes than the other guy is the object. If kissing babies, shaking hands outside factory gates, flying to four cities in one day surrounded by a gaggle of media hacks, debating one's opponent in a variety of ways generates those votes, then it must be judged worth the effort. Both parties yearn for the "youth vote," but young people make the pursuit a crap shoot for each. For young and first-time voters the statistics are dismal. Since the adoption of the 26th Amendment to the Constitution that gave 18-year olds the right to vote, young voters have registered to vote and have voted less frequently than any other age group. Part of the problem is registration. Most states require voters to register a month or more before the election. Generally, it has to be done in person. In North Carolina, for example, in order to be eligible to vote this November, one must register by October 9th. Conveniently, this date coincides with MHC's fall break. A second problem confronting students is the hassle of absentee voting. There are several forms to fill out, deadlines to meet, and notary publics that have to vouch for the process. Both of these impediments can be overcome if plans are made now. If you haven't registered, get on the stick. If you haven't made plans to vote absentee, do so. Write or call your County Board of Elections. Ask for information about registering and voting. If you want to register in Madison County, call the Marshall

Office. Helpful notaries flourish here-on campus; try the financial aid or the business office — cooperative folks there take the pain out of absentee voting. No one is keeping students from being a part of this year's big political show and very important craziness known as the election. But the initial steps have to be taken by the prospective voter. The 1984 election offers college students another transition out of adolescence. For most, this will be their first Presidential vote. Generally, adults recall with fondness the first time they voted, when, and something about the circumstances of that vote. As with other "firsts", however, opportunities for bungling abound. It is easier to get it wrong than to do it right. 1984 is too good to miss.

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## BOUND ADVICE FROM WACHOVIA

"Business in college towns often charge high fees for returned checks - anywhere from \$8 to \$20. A habit of writing bad checks can result in a bad financial reputation and can make it more difficult to get checks cashed," Harkness said. A Wachovia Personal Banker can explain which checking account option may be the most economical for college students. To open a checking account, most banks like Wachovia prefer a driver's license for identification and a \$100 minimum deposit. One type of no-service-charge checking, called Wachovia Free Way, requires a minimum of \$400 in a Wachovia statement savings account. The account can be set up as an individual or joint account with parents or spouse. An interest rate of 5 1/2 percent is paid on the savings portion of the account. To avoid overdrafts, money can be automatically transferred from statement savings to the checking account at a charge of \$1 per transfer. To receive free checking students would still need to maintain the required minimum balance in savings despite any transfers to cover overdrafts. Also, any savings account that is tied to a checking account for overdraft protection earns 5/4 percent interest. "Free way is a popular account with college students," Harkness said. "It protects the student, whose expenses may vary from time to time, from service charges, and it is a good deterrent against using money they really want to

save." Maintaining minimum balances may be difficult for college students, but with proper planning, service charges can be reduced or avoided. To keep charges to a minimum, Mr. Harkness suggests that students should:

- 1) Try to anticipate and limit the number of checks written.
- 2) Pay cash whenever possible, but don't carry large amounts of cash.
- 3) Plan ahead and stick to a simple budget. This will not only make students aware of how they spend their money, it will make them more judicious in their spending.
- 4) Be careful to keep sufficient funds in their accounts.
- 5) If possible, open a joint account with parents, who can maintain the required minimum balances or help prevent overdrafts.
- 6) Give parents a supply of deposit slips from their checking accounts, so that they can make deposits quickly and easily in any branch around the state.
- 7) Remember that a banking day is defined as the hours between 2 p.m. one day and 2 p.m. the next day. This will help avoid confusion and accidental overdrafts. Transactions made after 2 p.m. will not be processed until the next day.
- 8) Balance their checkbooks against their monthly statements each month. If the checkbook doesn't balance and the problem can't be found, they can stop by their bank's office. At Wachovia,

a Personal Banker Secretary can help find the mistake quickly and can show the student how to stay in balance. Mr. Harkness also advises students to become acquainted with someone at the bank office on campus or nearby. "If a problem arises with an account, it helps to know someone," Harkness said. "Establishing a relationship today will be beneficial in the future."

Some degree of mutuality, of compatibility, of disposition, of personality, and of interests. Being a friend calls for an investment of time and energy. Friendship must be patiently nurtured and cultivated. Someone has said, "True happiness consists not in the multitude of friends, but in the worth and choice." In this area, quality counts more than quantity. Friendship grows best in a climate of openness, trust and mutual self-communication. That makes us vulnerable, of course, and opens us up to the possibility of being hurt. And sometimes we might wish we could be a turtle for a while and crawl into a nice, safe shell. But crawling into shells, building walls, and wearing masks not only destroy meaningful relationships with other people, they also jeopardize our own well-being. In fact, one psychologist (Sidney Jourard in *The Transparent Self*) believes that dishonesty in relating can even lead to the disintegration of one's own



## FRIENDSHIP

By REV. MARIE BEAN  
Contributing Editor

personality. Finally, true friendship means not using another person for any selfish end of our own. You've heard it said before, I'm sure, that things are to be used, not people. In his poem *The Prophet*, Kahlil Gibran said of friendship,

And let there be no purpose in friendship save the deepening of the spirit, For love that seeks aught but the disclosure of its own mystery is not love...

In fact, Jesus expressed that principle more strongly still when he said, "Greater love has no man than this, that a man lay down his life for his friends" (John 15:13). We not only do not use our friends for selfish ends, we are willing, if need be, for our lives to be spent on their behalf. I have sometimes participated in an exercise — and perhaps you have, too — in which we were asked to compose our own epitaphs. I think I could be happy if mine should read: She was a good friend.

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CHOOSE YOUR CAPTION FOR THIS CARTOON

- A. I WILL NOT RAISE TAXES!
- B. I MIGHT RAISE TAXES!
- C. I'LL RAISE TAXES AS A LAST RESORT!
- D. I'LL SECRETLY RAISE TAXES!
- E. OKAY! OKAY! I'M DEFINITELY RAISING TAXES! NOW GET OFF MY CASE!



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