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The bridge near the co-ed dorms suffered extensive damage from two deliberately set explosions. The FBI has taken over investigation

## FBI investigates bridge explosion

By Keith Gunter

At approximately 3 a.m. on Nov. 1, the wooden footbridge on the path between Scott Hall and the health center was heavily damaged by two deliberately set explosions.

Repairs are underway as is an intensive investigation by the FBI and the Mecklenburg County Police. The FBI is automatically placed in charge of reported explosions on college and university campuses. Normally the Federal Alcohol, Tobacco and Firearms Bureau would handle such cases, but because of a law enacted during the campus riots of the 1960's, the FBI was called in last Friday.

Jerry Hudson, director of public safety at UNCC, reported that all their leads resulted in dead ends and alibis. The FBI is still investigating new leads and trying to wrap up the

Hudson said the dorm guards at Scott Hall heard the explosions, which were spaced from three to 15 seconds apart, and quickly pinpointed the area. Many students also heard the blasts. According to Hudson, the nature of the explosives used is unknown pending laboratory analysis of what evidence that could be found.

The force of the explosions was so great that a four-foot section of the bridge was lodged in a tree limb 20 feet above the site. The bridge was rendered impassable by the damage.

Hudson said this is the first incident involving explosives on campus in recent years and, "It is easy to lose sight of the potential danger inherent in the use of explosives in a Hallo-ween 'prank.' I am concerned about the possibility of harm to people." He also stressed this crime will "not be swept under the rug.'

Anyone with information on this incident is encouraged by Hudson to contact the office of public safety. All information will be treated in the strictest of confidence. Anonymous information can be directed to members of the student media.

## Unroyal treatment at Queens

By Terri Feimster There are 46 UNCC girls living at Queens College because they couldn't get in our dorms. The choice was an alternative to commuting from wherever or renting an apartment. For these girls, the decision was either living at Queens or not coming to UNCC. Of those interviewed, most wish they'd chosen the latter.

The problems they face are big ones: transportation (bus difficulties, the distance to school) and the rules at Queens. Many of the girls don't have cars and rely totally on the Mean Green Shuttle Machine for transportation. The schedule is not bad, buses run about every two hours

if they run. They're frequently so late they miss classes; sometimes the buses don't come at all.

The route from Queens to UNCC takes an hour on the Shuttle Machine, 30 minutes by car. Those liking a little extra sleep in the morning (and who doesn't) or study in the afternoon aren't too pleased with the time fac-

Some of the girls are resentful of the Queens' rules they are obliged to obey. Curfew is 1 a.m. weeknights, 2 a.m. weekends. Although this is an hour more than Queens' students are allowed, the UNCC girls had to "fight like hell to get it." Men, fathers and brothers included, are allowed in the dorm only on Fridays and Saturdays from 7-10 p.m., but this is not strictly The other rules are, however; offenders have 24 hours to turn themselves in when caught breaking a rule. They must then appear before a judicial board which decides punishment.

UNCC Residence Life originally planned for 100 UNCC girls to live at Queens, qualifying them for a separate dorm. Under this set-up, Queens would have waived regulations for our students. The plan fell through; the number of girls choosing Queens never reached 100.

Although the situation is far from (continued on page 3)

## insurance tactics Students warned

By Kim Burns

College campuses are life insurance companies biggest market, but do college students really need life in-

As a rule the youthful consumer remaining a member of the parents household, a dependent, are covered under the parent's health and insurance program until they reach the age of 19, except coverage may continue to age 22 if they are a college student, Fred L. Seaman, assistant deputy commissioner of the Consumer Insurance Division, says.

The first encounter with life insurance for a student is usually through the acceptance of a job. The student may be eligible for a group in-surance plan provided by the

However, the college student may be approached while he is still in school. Many of the companies recruit and train former students, to sell such coverage to other students, usually

nearing graduation, Seaman says.

Many companies offer what is known as "college insurance programs." This is when a small down payment is made to initiate the policy. It is accompanied by a promissory note, a legally binding document, to be paid when the college student has reached a certain level, generally when he is in an earning

Seaman says the majority of the sales are made on a proper basis with a clear understanding of the obligation. In some instances, however, the salesperson may employ vague or deceptive means of influencing such sales, and the student realizes the obligation has been assumed when it is time for the promissory note to be

"Student counselors should continuously warn the student body of improper sales practices and advise consultation with knowledgeable persons before purchase," Seaman said.

Policy concerning insurance sales at UNCC states commercial promotions and sales are prohibited on the university campus except by invitation of an affiliated group.

Dean of Students Chuck Lynch's advice to students considering taking on life insurance is "to look into several policies and find the one that suits them best.

"A warning flag must be hoisted, so the college student will totally understand he is making a serious commitment ... which can be col-lected legally at a later date," Seaman

To control the practice of improper selling, the North Carolina Department of Insurance has issued a regulation setting stringent requirements for such sales within the state. The regulation fully protects students and their right to be informed completely on the contents of policies and the terms of financing.

The Consumer Insurance Information Division of the North Carolina Department of Insurance has several suggestions to students who are contemplating buying insurance of any

1) The student should always know the amount of protection being provided and what items or conditions they cover.

2) The student should know what he is being charged, what period of time it covers, and how it is to be paid and what he can and cannot do under the policy conditions.

3) The student should find out if his policy has a grace period, so as not to lose a policy through neglect of not paying a premium on time.

Ask questions.

5) Get comparative coverages and costs from the competition.

6) Finally, if one has any doubt, contact the Department of Insurance for assistance.