

IBM Engineer Turns Psychology Major

"Life begins at forty." This is a reality to John Panella who turned college student and became a "bachelor" after eighteen years of married life. John temporarily left his family in Bel Air, Maryland and left his executive position with IBM to work in psychology at Gardner-Webb.

John and his wife and three children were living comfortable and secure in their suburban home and with his position as branch manager in field engineering with IBM in Baltimore. A growing restlessness prompted him to make the bold move.

After nearly two months on campus John has "no regrets" and realizes that he is "just beginning to probe the full impact." His decision was both dynamic and emotional to him and will involve a gradual unfolding. Leaving his job involved much more than a material shift, but rather a restructuring of his entire value system.

Why Gardner-Webb? John chose Gardner-Webb upon the recommendation of John Roberts, editor of The Baptist Courier, and after a visit to campus last fall. He discovered that the "spirit and dedication found on campus was unique." John states that he does not really feel a generation gap but feels that it must be there, since he is twice the age of most students.

John recalls that if he had attended college right out of high school the experience would not have meant as much to him. With his broad background of experience and mature determination, John feels he is getting more out of college now than he would have

twenty years ago. The hardest part of his decision involved leaving his family. John travels the nine-hour journey to Maryland every other weekend. His family will be moving to Bolling Springs over spring holidays and John will begin serving as pastor of the Loyalists Baptist Church in Gaffney, John states that he really would have missed something if he had not had the opportunity to live on campus.

John Panella, at age forty, is starting his second career as he studies psychology with an emphasis on Christian counseling. Many people desire a change in their life style but few are able and willing to make the move.



JOHN PANELLA

Talent Show March 16

The Gardner-Webb Business Club will sponsor their fourth annual Talent Show on March 16 at 8:00 p.m. in Hamrick Auditorium. The proceeds for the show will be Mr. Bob Decker, campus BSU Director. There will be three outstanding persons from the Shelby area as judges.

This talent show is the only fund raising project of the Business Club. The show committee this year is headed by Randy Kirby. There are no limitations on contestants for the show and any interested persons are urged to contact Randy Kirby or Alan Mayhew, President of the Business Club. The tickets for the event are 75¢ in advance or \$1.00 at the door.

'Youth Grants' Program

The National Endowment for the Humanities has begun a program of grants for support of humanities projects initiated and conducted by young people. NEH thereby becomes one of the few Federal agencies so involved. Announcement of the new program was made by Dr. Ronald S. Berman, the Endowment's Chairman, who said that NEH is encouraging proposals for projects effective immediately.

Created in line with a recommendation made last year by the National Council on the Humanities, the new program—called "Youthgrants in the Humanities"—will consider applications from both students and young persons out of school. In announcing the program, Mr. Berman described it as "an important new thrust in the Endowment's continuing efforts to interest and involve all sectors of the population in the humanities." The program will offer young people an opportunity to translate their educational and ethical concerns into concrete projects and to reflect critically on their own beliefs and values as well as those held by the larger society.

March 17th has been set as the final deadline for "Youthgrants" applications for projects scheduled to begin during the summer or fall of 1972. Proposals will be evaluated comparatively by a panel of young people prior to submission to the National Council on the Humanities, which makes final recommendations on all applications for Endowment grants.

Further information about the

College Student's

Poetry Anthology

THE NATIONAL POETRY PRESS announces its Spring Competition. The closing date for the submission of manuscripts by College Students is April 10. Any student attending either junior or senior college is eligible to submit his verse. There is no limitation as to form or theme. Shorter works are preferred by the Board of Judges because of space limitations.

Each poem must be typed or printed on a separate sheet, and must bear the name and home address of the student, and the college address as well. Entrants should also submit name of their English Instructor. Manuscripts should be sent to

Office of the Press
National Poetry Press
2310 Shelby Avenue
Los Angeles, California 90034

ANCHOR Near Completion

Deadlines, pictures, layouts, deadlines, menus, typing, and more deadlines have been the essence of the year for the 71-72 annual staff, which officially started last March. At that time Tom Parker was appointed editor of the 1971-72 ANCHOR and began a duty which after long hours of work will culminate this May.

With a unique color and design this year's ANCHOR will include approximately 900 candid pictures with 224 pages at an approximate cost of \$15,000. The last deadline was February 25 for all copy except the basketball section. The shipping date is May 3 and hopefully students will receive their ANCHOR May 4 or 5.

There are twenty students on their staff, including assistant editor Linda Gillespie and Tom. Tom and Linda went to the study year-book workshop last July in Durham and both were certified in practical year book procedure.

Although this year's ANCHOR may appear similar to last year's, the books really aren't similar at all. Dr. Ward's staff is supposed to see a unique and different year-book this May 4.

Pastor's Conference This Week

Three outstanding pastors and scholars in the field of Bible teaching will lead Gardner-Webb's Fifth Annual Pastor's Conference on campus February 28 through March 3.

The speakers will include Dr. Wayne Ward, professor of Christian Ethics, Southern Baptist Seminary, Louisville, Kentucky; Rev. Ralph Logan Carson, a New Jersey pastor and teacher; and Dr. Thurman Lewis professor of ancient languages and literature,

Gardner-Webb.

Each of the three speakers have selected a theme which will guide their daily presentations to the pastors. Dr. Ward's theme is, "A Biblical Faith for Today." Rev. Carson has chosen "Messages to Pastors from a Persecuted Preachery." Dr. Lewis' theme is, "Some Side Lights to the Scriptures."

Persons attending the annual conference some seventy will be staying on campus.

Biafran Student At Gardner-Webb

Christopher Agumadu, a sophomore at Gardner-Webb, is among the approximately 100 new students here this semester. His distinction is that he is farther away from home than most of us—he is from Biafra of West Africa.

Christopher spent his freshman year at the University of Nigeria. He came then to Raleigh to see his brother who lives there now and found out about Gardner-Webb from a friend. He then made his decision to attend Gardner-Webb.

Christopher has been in the states now for four months. He likes Gardner-Webb and has enjoyed meeting the students here.

Although Biafra lost its fight

for independence from Nigeria there still shines a ray of hope in the hearts of many Biafrans that complete independence will be won one day. Christopher feels that the victory must be won to assure his people a stable sense of security.

Believing in individual freedom for every man, Christopher still maintains that his freedom is limited where the other person's begins.

Christopher plans to remain here in the States until he receives a degree in civil engineering. Upon the completion of his education he plans to return to his native country to pursue an occupation.



CHRISTOPHER AGUMADU

Insurance For The College Man?

Prepared by Consumer Reports 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 30 life insurance companies which turned up 20 per cent 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 Consumer Union, they approach a 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 that 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 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 up premiums on time, the lender can demand immediate payment of the entire note. 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 expensive cash value policies with lots of extraneous features.

Companies doing a big business in college policies often set up special agents in college towns. They like to recruit as salesmen popular campus figures such as fraternity leaders, recently graduated star athletes, former coaches and even faculty members and administrators.