



Mayor Beth Finch reads proclamation on Jazz Awareness Week as Dr. Richard Hogg and Mr. Joseph Ross look on.



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LA. Ends Mandatory Busing

The Los Angeles Board of Education's recent unanimous decision to end the school district's mandatory busing program by April 10, marked the end of a two-year drive to end mandatory busing.

It all began after a 1979 California Supreme Court case, in which it was ruled that Proposition I, an antibusing initiative chiefly sponsored by State Senator Alan Robbins, was constitutional.

After that victory, the Board of Education was gradually filled with anti-busing supporters Roberta Weintraub, president, and Tom Bartman in the last two years. Richard Feraro, a member for almost 12 years, based his 1979 re-election fight on a pledge to fight the busing order.

That trio formed the heart of Trias, an ally of Robbins, that appointed Anthony Trias, also anti-busing, to a board vacancy in 1980.

The newly-adopted policy gives parents the option to continue sending their children to distant schools through June or return them to their home schools. The school matchings created for the busing program would be terminated before classes resumed next September.

Earlier in the day the decision was handed down, Judge Paul Egly, who had ordered the mandatory busing of students at 153 schools withdrew from the desegregation case he had for four years previously been presiding over.

All of this came just five days after the Supreme Court in California refused to hear an appeal by civil rights groups of a December 19 ruling which vacated Egly's busing order.

School Superintendent William Johnston, not at the meeting, sent a statement saying educational interests would be better-served if parents decided to leave their children in place for the remainder of the semester.

Education Board members Bartman, John Greenwood and Trias agreed with Johnston, but voted to give parents the option. Few are expected to use

that alternative, school officials say.

The vote is expected to affect about 23,000 students in grade one through nine. Letters will be sent to parents outlining what considerations should be made before deciding to move a child in mid-semester. Parents will be expected to return the letters with their decision within a week.

Opposition to the Board's move came from Rita Walters, the only black serving, and the sole supporter of Egly's order. Walters, who was attending President Reagan's education budget in Washington, was not at the meeting, but John Mack president of the Los Angeles Urban League, read a statement from Walters which condemned her fellow board members.

Walters statement stressed that the impact of the decision will place the board "on the side of school segregation and unequal protection..."

Board members, however, said they would redouble their efforts and try to relieve the effects of segregation by voluntary means, now that the busing order has been lifted.

The board also instructed Johnson to review various voluntary programs in use such as voluntary busing and special financial aid to segregated minority schools to make sure each is run effectively.

The vote on the policy came after almost three hours of speeches and discussion, mostly those people attending the meeting that were opposed to the board's action. However, the members fulfilled their campaign pledges, and the mandatory busing became a thing of the past.

School officials will begin transferring student records and taking care of all of the clerical and other problems that could possibly arise from a mid-semester student shift en masse.

The last day students would have to attend school under the busing program is April 10, the start of spring vacation and the midpoint of the semester, when report cards are issued.--College Digest News Service

Jazz Awareness Week

The Honorable Mayor Beth Finch of Fayetteville, has proclaimed April 30 through May, "Jazz Awareness Week". The observance will coincide with the Fayetteville/Cumberland County Arts Council's "Sunday on the Square". In addition, Jazz Awareness Week will also coincide with the Fayetteville City Schools' Fine Arts Week.

WFSS-FM, Fayetteville's only public radio station, has scheduled events for each day throughout the week. The station has recently been granted permission to increase its power to 100,000 watts from its current 10 watts. Upon completion of the construction phase, WFSS will be the only full-time radio station programming jazz from the North Carolina Piedmont to Northeast South Carolina.

CBS Records' recording stars, the Heath Brothers (Jimmy and Percy), are donating their time and efforts in an attempt to boost public awareness of WFSS. They will give a lecture/demonstration at the Old Market Square in downtown Fayetteville on Sunday, May 3.

There will also be a High School Jazz Band Concert, a Community Jam Session for all local musicians and other interesting events.

Student Loans Turned Over To Agencies

Anyone who has ever been late paying a student loan knows that most colleges do not push very hard or threaten their student-defaulters.

Educators just don't feel comfortable acting like Louie the Loan Shark threatening to break your legs.

Well, bad news for student loan defaulters. Not only is the government planning on cutting down (or out) student loans in the future, but they're getting downright indignant about slow repayments of past loans.

So guess who gets to collect it. Not exactly Louie the Loan Shark, but the next worse thing: private collection agencies.

The US Education Department is planning on turning over student loan collections to private collectors in two pilot program areas: Atlanta and San Francisco.

According to Terrence Bell, education secretary, the collectors "have shown that collections by private firms can be accomplished effectively and with adequate safeguards to protect students' rights."

The agencies receive a percentage of what they collect as their pay.

At present there are 955 government employees averaging \$15,193 to \$19,747 per year to collect student loans for the government.

Bell says that the government employees have proven successful, however.

"Of the more than 600,000 guaranteed student loans in default over the past four years, nearly 90 percent has been resolved. Our collectors have returned more than \$3 for every \$1 of cost to the taxpayer," Bell said.

Loan collecting is a big business in the United States, if not the entire world.

Collection agencies typically charge anywhere from one-third to half as their cut of collection proceeds.

Lawyers are big in collections, also. They charge either an hourly rate (\$40-100 per hour) for their efforts, or something called a "contingent fee".

A "contingent fee" is where the lawyer's client is owed an amount that the client is not sure about collecting, and the client does not want to pay high hourly legal expenses for collection work if there is a significant chance that the money will never be successfully collected and the client will get stuck with a lost account PLUS legal expenses in trying to futilely collect the money.

So the lawyer agrees to collect the money for a commission, which typically runs 25-50 percent. If the lawyer doesn't collect, he doesn't get paid. The lawyer's fee is contingent upon successful collection. This reduces the risk to the client, and improves the lawyer's incentive

noticeably.

The lawyer and client become partners in collecting the debt.

Because of the high expense of collecting monies through legal methods, many companies will turn to collection agencies rather than lawyers to shower the debtor with semi-legal looking notices, and "final demands".

Under recent federal law, the collection agencies are not allowed to threaten to sue you unless they actually follow through with the threat and are not bluffing.

So the debtor gets a lot of threatening mail. If the debt is large, over \$100, \$200 or \$300 in some cases, the amount will probably be worth a lawyer's time to pursue after the collection agency is unsuccessful.

If the amount is small, and not worth a lawyer's time, then the stream of increasingly hostile letters is usually a bluff, and the creditor will write off the debt as a lost cause that is going to be too expensive to pursue for the relatively small amount of money. Who needs \$200 worth of legal fees to collect \$100, and what attorney wants a one-third commission of a \$30 overdue account? Lawyers have their image to think of, and what self-respecting lawyer is going to spend several hours writing you, phoning you and suing you for a \$10 commission? Lawyers don't work for minimum wage, you know.

So the inexperienced deadbeat is going to get worried about the threatening letters from the collection agency and pay for fear of ruining their future credit rating.

And the professional, seasoned deadbeat is going to sit back and chuckle, coldly calculating at what dollar level the client is going to be willing to actually sue.

Some of the industries hardest hit by seasoned deadbeats are mail-order firms selling relatively inexpensive items by mail: magazine subscriptions, record clubs, book clubs, anything under \$100. The professional deadbeats play these industries like suckers, and the honest person having unexpected financial problems does all the worrying about threatening looking notices and quasi-legal notices.

Such is life.

Students are notoriously naive about collection practices. Only deadbeats and business people understand how the game is played.--Campus Digest News Service

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