you to buy more insurance.

The policy originated last year

from competitive bidding car-

ried out by the officers of NSA

The present plan was offerred

and was studied for several

months by NSA attorneys and

by an actuarial firm hired to

look into the company's ac-

counts. It has been approved by

the insurance departments of

The Naval Academy adopted a

similar insurance program from

the same company in 1958 and

found it quite successful. The

plan was then extended to the

Bob Spearman, student body

president, heard about the pol-

icy this summer and did exten-

sive research into the policy,

checking with state officials in

Raleigh and with representa-

Student Government is now

opening bids to other companies

in North Carolina to see if a bet-

ter policy will be introduced

If none is offered, Student Gov-

ernment intends to endorse the

Until this bidding has been

carried out. Student Government

is offering the NSA plan as the

The policy is uniquely ap-

plicable to students of member

NSA schools. Unlike many other

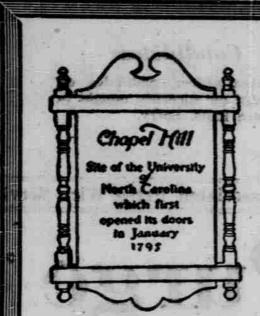
policies, it has no restrictions or

best plan they have to date.

tives of the company.

other two service academies.

49 states.



The Baily Tar Keel

72 Years of Editorial Freedom

Offices on the second floor of Graham Memorial. Telephone number: Editorial, sports, news - 933-1012. Business, circulation, advertising—933-1163. Address: Box 1080, Chapel Hill, N. C.

Second class postage paid at the Post Office in Chapel Hill, N. C., Subscription rates: \$4.50 per semester;

Published daily except Mondays, examination periods and vacations, throughout the academic year by the Publications Board of the University of North Carolina, Printed by the Chapel Hill Publishing Company, Inc., 501 West Franklin Street, Chapel Hill, N. C.

Unanswered Questions About Nov. 3

The election is over, the ballots are o counted and Lyndon Johnson has the mandate he wanted. The American people, once again, have spoken.

But this strange campaign and election have given pause to many. There are questions which have not been answered, and at this time probably cannot be answered.

One is the future of the Republican Party.

Sen. Goldwater has indicated he wishes to retain control of the party. He certainly has the advantage at this time, as his wing of the GOP controls the national office and most state headquarters.

For so-called "moderates" within the party to try to overthrow him would crush the party, throwing it into an uproar it can ill afford at this time.

But for the Goldwater forces to retain the party will only be throwing good money after bad.

Both sides of the GOP, of course, must sit down and try to figure out a solution. They must approach the problem as Republicans, not as liberals, moderates or conservatives.

If they don't, the nation may well be on its way to a one-party system.

The Negro bloc vote for the Democratic Party poses another question.

For the first time in history, an effort has been made to register Negroes and get them to vote. In all but a few states, the Negro vote percentage exceeded the white vote.

But we have reservations about this,

As the Charlotte Observer commented yesterday, the Negro vote ". . . overwhelmed even those . . . Republicans

who have reputations as moderates on the racial issue. If this speaks well for party loyalty, it also suggests that the political education of our Negro population has a long way to go in the matter of discriminating carefully between the merits of individual candidates."

To get a man to vote is one thing, but to all but direct his vote toward a party is another. Certainly, there was a clearcut choice between the parties in the Presidential election. But many minor offices featured Republicans who were the equal of their Democratic counterparts on the racial stand.

Even so, in most cases the Republican was rejected.

The Negro should, and will, make his voice heard. We have long maintained the best place for this is in the polling booth rather the streets, and this election seems to make it clear he will exercise that right and cast his ballot.

We hope he will take the time to consider his vote.

The mandate given President Johnson and Sen. Humphrey gives full license to let them continue. We hope they will continue in a moderate vein, being leaders of all the people and not rejecting certain elements of the population in favor of others.

We have expressed some occasional doubts about President Johnson and his running-mate before, and we will doubtless express them again. But they have won a tremendous victory, and our prayers are with them in their efforts to build a bigger and better America.

The election is over, and, we hope, well on its way toward being forgotten. The time has come to pick up the pieces and start again.

We'll Never Let It Happen Again

A Guest Editorial

We vowed this would never happen to us again. No, not after last semester. The books would come first, pleasure later. We wouldn't get behind and then have to become wild-eyed (No-Doz and Benzadrine) careatures of the night, compressing multitudes of facts into our unfortunately ordinary minds.

But it was Fall and the weather was great, so clear and crisp that it was a shame to be cooped up in a stuffy overcrowded room wondering what happened to the Lost Colony. This was golf weather and what harm would eighteen holes do? So, we got tied up in a match and played till dark. We still had plenty of time to hit the books.

In fact, that one day we really got down to work. We cleaned up the miscellaneous junk that had accumulated on the desk, sharpened the already sharp pencils, straightened the bookshelf, took down a book and then:

"Hey, there's a great flick on at the Carolina."

Well, we weren't really in the mood anyway. A movie would relax us, make us more susceptible to the power of knowledge. There's nothing like a good

The Baily Tar Heel

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movie to get the mind oiled.

After such a poor start this semester our consciences started bothering us. "What are you here for anyway?"

"To get an education," we answered, and immediately felt guilty.

We'd buckle down, starting that weekend. Knock off maybe five or six chapters of history, get that book review finished, and find out what the job of a

recreator really is. That weekend. Oh no, the Heels had a game. We might as well take in the parties Saturday night, too. A college student needs a social life, you know.

Well, here it is mid-semester and we have a history quiz next Tuesday. Of course, there's a recreation quiz on Thursday and a journalism term paper due Friday. And we'd completely forgotten about the book report. It's due on Wednesday.

"Oh, come on, professor, not an English quiz on Thursday, too. Give us a break."

He answered very logically, but cruelly, "We've got to have it sometime." He's right, of course, but it just doesn't seem fair. There are only so many hours in a day, you know.

One thing is for sure. Next semester, right off the bat, we're going to hit those books so hard they'll need reinforced covers. Yeah, that's what we'll do .- RON TUTHILL.

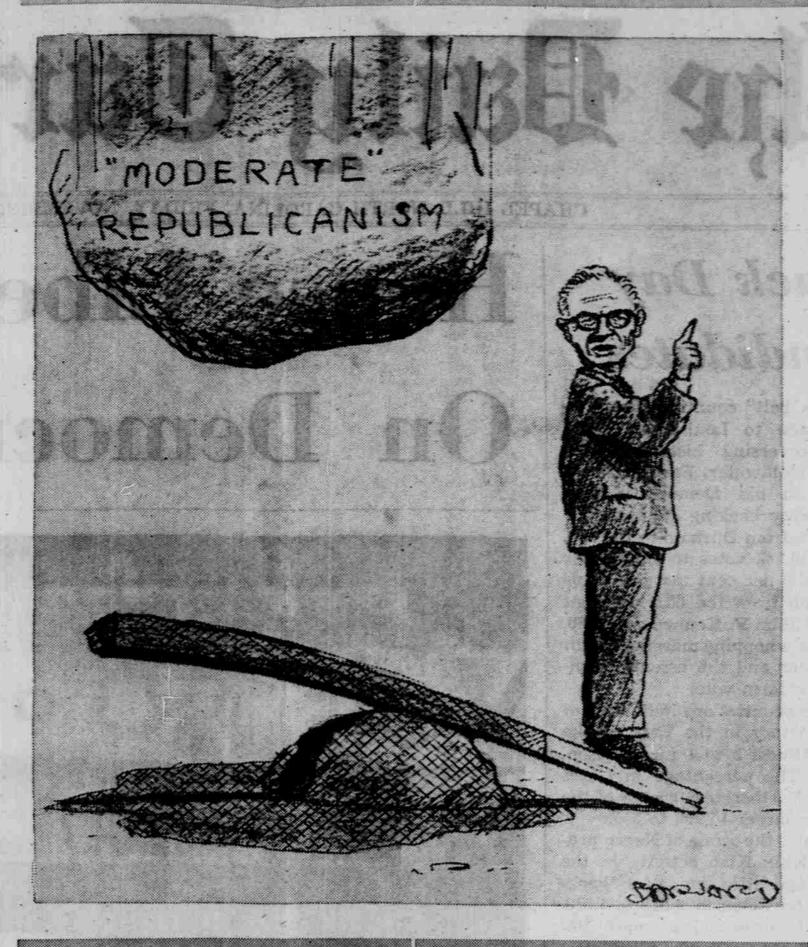
A Thought

The National Student Association is a member of the International Student Conference, a group of free world student unions opposing the Communist world student movement.

In 1962, the Communists spent \$50 million on the Helsinki Youth Festival to promote international student Com-

Are you willing to spend 13.6 cents to

stay in NSA? Think about it.



Letters To The Editors

Referendum And Drinking

YWCA Cabinet **Endorses NSA**

Editors. The Tar Heel:

By unanimous decision the YWCA Cabinet passed a resolution Tuesday supporting NSA on the Carolina campus.

We, the governing body of a large and active women's organization, feel that the services offered by NSA to students and student groups are of sufficient importance to micit Carolina's remaining an active member of this organization.

We therefore urge students to support NSA in the Nov. 10 refer-

YWCA Cabinet

GOP's Miller Favors It Too

Editors, The Tar Heel:

Once again it is that time of year. The whisper campaigns have begun. This time the rumors are not about individuals but an organization. This association is being labeled "Pinko," "Far Left," "Subversive," and at times a "Commie Front."

After all that has been said by the national slate of the Republican Party during the campaign of 1964, I find it hard to believe that William Miller would support any organization that was "Pinko," "Far Left," "Subversive," or a "Commie Front." He does support the United States National Student Association.

It has been rumored that in certain of the sororities and fraternities, members will be reouested, told, ordered to vote NO on the pending referendum concerning the continued participation of the University of North Carolina at Chapel Hill in the United States National Student Association.

I would like to urge every person who plans to vote on this referendum to reach a decision not on the basic of a decree but by a few minutes of thought and

discussion. For those who live in the dormitories it will be easy to become informed - both sides will be around to speak. If you live in town the process will be a little

Vote in the USNSA referendum but make it your vote and not someone else's.

I plan to support our partici-pation in USNSA and hope each of you will do the same

526 Ehringhaus Hall **DTH** Editorial

Harry Weiler

Lacking Facts

Editors, The Tar Heel:

The Oct. 24 editorial entitled "UNC Finally Has Its Say On NSA," concerning the coming

referendum on UNC's role in the National Student Association, deserves some comment. In the editorial, you listed sev-

eral of the more "far out" resolutions which have been passed by the NSA, those which, as you say, would turn any "dyed-in-thewool conservative" against the organization. (This list was very helpful, by the way. I was not aware of at least two of these resolutions and activities, and they will come in very handy in my anti-NSA campaign.)

You then went on to urge every student to support NSA and Carolina's affiliation with it, stressing the "definite benefit to this campus" and the "services it provides our Student Government." The only problem is that you never gave an example of the "benefits" Carolina receives from the NSA.

This is not too unusual, however, as DTH editorials are usually not based on, or at least rarely mention, any concrete fact. The editorial would, I think, have served more of a purpose if you had mentioned some of the "benefits" UNC has received, if there are any. If, as you say, the NSA deserves our support, then you should tell us why.

> Larry Murchison 217 Alexander

Plea For Unity Behind Johnson

Editors, The Tar Heel:

Now that the American people have expressed their will, all of us must now be prepared to support the president-elect in the numerous crises which he will undoubtedly have to face in the next four years.

Those of us who have stood with Sen. Barry Goldwater through the tumultuous and sometimes bitter last three and one half months did so because we believed-and still believe-in certain fundamental principles which we are convinced this nation or any nation cannot long ignore and still remain strong and free.

It only remains to be said of the Arizona senator that, if nothing else, he said some things that desperately needed saying, and which we must seriously take into account if this civilization of ours is to endure.

> Richard F. Buddine 305 Teague

Drinker Names Spearman Fascist

Editors, The Tar Heel: I was thoroughly shocked and

disappointed by the statement of Student Body President Bob Spearman concerning new efforts to restrict drinking at football games. However, I fully expected such a concurrence as that leveled upon us by the Daily Tar Heel, our propriety "governess,"

I hereby chastise the Tar Heel for its agreement with such an outlandish ultimatum. This sort of Fascist edict is ob-

viously nothing but another abortive effort by these student leaders and the Administration to suppress the students' freedom. It is distinctly lacking in judgment and foresight. Such unreasonable enforcement will not only create ill will between students and the Administration but will also be a marked deterrent from the Carolina atmosphere. It is inconceivable to me how

or why they expect to enforce such a childish rule. If they are able to successfully eliminate drinking it will result in a tremendous apathy by the students toward University athletic and social functions. Obviously the Administration does not realize the value of alcohol to the proper adjustment in life as well as to the stimulation of social enjoy-

I believe that at Carolina we have been able to maintain a fine equilibrium between maximum social freedom and a minimum of trouble. I see no reason why this should not be continued. Such a drinking restriction can only result in increased arrests, student apathy and further tension between students and the Administration. Some sort of serious repercus-

sion in the form of unified student protest seems in order and necessary before these powerstricken elements of our Administration can force this totalitarian and inane edict upon us. I call upon you, students, to protest this outrage and protect one of your sacred freedoms.

Name Withheld

Lonely Heart Is Stricken Down

Editors, The Tar Heel:

The following letter concerns the disasters that often befall Carolina gentlemen on their excursions off campus. It is my desire that all Carolina coeds will read it and take heart. The letter is quoted, but the source must remain anonymous. "Dear-,

"Well, right now will probably be the best time to tell you that I am going steady. I figured that I ought to write you now, instead of waiting for your letter to come Wednesday. "I really don't know what else

to say?. I do hope that we can continue to be friends? "Please excuse the writing, but

I really have to stop and study for a chemistry test I am having "Good luck and thanks for

everything-"

I know the DTH isn't a lonely hearts column but please print this for all those people here who

Disgustedly. Out of the Saddle

NSA Insurance Plan Is Available

By NEAL JACKSON NSA Coordinator

Among its many other student services, the United States National Student Association now offers a low-cost life insurance plan to students at its member schools.

The policy provides \$10,000 of term life insurance for \$20 a year and has been approved by Commissioner Lanier of the State Department of Insurance as being financially sound.

While in college, the student pays the \$20 rate up to age 24, \$25 up to age 28, and \$30 up to age 33. After graduation the policy may be converted to "whole" life insurance, which allows the holder to borrow against it and gives it a cash yalue to be redeemed at any

In addition, payments made while in college are credited toward the payments of the first four years after college to enable the person who has just gone to work to carry the financial burden of buying life in-

In effect, the policy holder has received four years of life ininsurance absolutely free.

More expensive coverage, such as 20-Pay or Endowment is also available through the same company without a physical examination.

The company, American Health and Life Insurance Company of Baltimore, can offer these low prices because it leaves out the agent system.

Service is more than adequate-

ly handled by mail and phone

evclusions for war, aviation, military duty (including combat), insurrection or geographical location. The rates of the policy can

not be increased after the issuance of the policy, no restric-(call collect), and there is no can not be reduced in any managent around to try to persuade ner.

ARMISTED MAUPIN, Jr.

The most tantalizing question of the month: Why are we just beginning to hear about the National Student Association?

If NSA is so worthwhile, why have most students at Carolina never heard of it? If \$1471 of student fees is spent annually on this organization, why haven't student government officials made a serious effort (prior to last week) to inform the Student Body how its money is spent? Why the sudden bombardment of praise one week before the referendum that will determine our future affiliation with NSA?

If you live in a residence hall, you were probably somewhat surprised when three or four of Student Government's top brass paraded into your social room to heap praises on an organization you had never before heard men-

If you are president of a residence hall or a sorority, you were probably called to President Spearman's office for an emergency indoctrination session on the merits of NSA. If you belong to a fraternity, you were probably assured that NSA is not anti-fraternity, that only an "element" of it is.

But, in spite of all the talk, several facts were scrupulously avoided. Perhaps its best to list

(1) A carefully guarded secret around the Student Government offices is the fact that barely \$50 of the \$1471 we spend on NSA goes towards the "benefits" (pamphlets, student government literature, etc.) that NSA pro-

The rest of the money pays for dues, regional conferences, and a two-week paid vacation at the National Congress of NSA for four or five Student Government honehos. Student Government also avoids

telling us that NSA literature is available to non-member as well as member schools. Student Government committees could obtain the "benefits" simply by paying for them when they are needed. Other "benefits," such as the International Student's ID Card, are simply a front for NSA's heavy spending on the National Congresses. Any student can obtain such a card from any number of sources regardless of his school's affiliation with NSA. I have one, myself, and I didn't

get it from NSA. (2) The NSA issue is not a liberal-conservative issue. The Constitution of the National Student Association asserts that the organization shall not participate in political activities or any activities that do not affect the student in his role as student." The left-wing declarations of policy by NSA Congresses are wrong, not because they are left-wing, but because they dabble with issues that do not directly affect

"students in their roles as students." Yet, the favorite argument of the NSA people is that conservatives and moderates should continue to pay dues and continue to pay to send delegates to Congresses in order to tone down the radical policy statements of the

Do these people ever read their own constitution?

Even if a conservative takeover were effected and the ultraliberal voices in NSA were silenced, NSA would continue to be just as pointless, just as misrepresentative as it is today. No national confederation of students can possibly issue foreign and domestic policy statements that will accurately reflect the consensus of a million young people across the country. Students are not a class. The

fact that a young Chinese leftist goes to school like I do makes me feel no more in communion with him than my parents are with Mao. American students are simply a cross-section of the society which produced them. They are extracts from a multiple of races, religions, and political persuasions, I, for one, resent it when my money is spent in telling me and the world how the "American Student" feels about

(3) If Carolina chooses to save its money disaffiliating from NSA it will not be alone. In the past three years, over 50 colleges and universities have rejected NSA by disaffiliating or refusing to affiliate in the first place. Some of these were Indiana University. the University of Texas, Northwestern University, Los Angeles State College, Vanderbilt, George Washington University, Purdue University, the University of New Hampshire, Washington and Lee University, and Duke University (Men's).

Both Antioch and New York University (Wash. Square Branch), two staunchly liberal schools, have chosen to disaffiliate from NSA.

A large number of American students, it seems, are more interested in bringing tangible improvements to their own campus than "stimulating" a handful of student government officials for two weeks in the summer.