

## Fewer college job openings with raise in retirement age

By BETSY FLAGLER  
Staff Writer

Young people prepared to teach college but unable to find jobs will encounter fewer openings in their field if the mandatory retirement age is raised from 65 to 70, two UNC professors said in interviews Monday.

"We'll lose a whole generation of young people if the retirement age is raised," said E. Maynard Adams, chairperson of the Faculty Council.

The large youth group trying to enter the academic world will be closed out, said Adams, who has taught philosophy at UNC for 30 years.

"In the interest of bright young people who are well-prepared to teach college, the retirement age should not be increased," said James Gaskin, chairperson of the English Department.

In a lop-sided vote last week the House of Representatives voted 359-4 to increase from 65 to 70 the age at which employers can require their workers to retire.

The employment of tenured faculty members works differently from that of employees in the federal government or in private sectors. The UNC Board of Trustees or Board of Governors would have to redefine the precise arrangements of retirement if the bill is passed by the Senate.

As it now stands, faculty members at UNC automatically are retired at 65 unless the chairperson or dean of the department or school concerned recommends that the faculty member be allowed to continue full-time service.

Employment after 65 is authorized in periods not exceeding one year.

Approximately 10 professors will turn 65

by July, out of a total faculty of 1,765, according to a count done by the registrar's office. About 30 retired last July.

Fewer than 25 faculty members, age 65 to 70, are on year-to-year appointments at UNC.

"Most departments and schools have only a few professors in their upper sixties," Gaskin said.

Considering that 75 per cent of the faculty has been at UNC for 15 years or less and that few are near retirement age, Gaskin said he foresees the bill would have no significant effect on the University in the next several years.

Dean John Adams of the School of Journalism agreed with Gaskin. Adams, 57, said he will be the senior faculty member after Walter Spearman retires next year, so if the age increase is passed it should have no impact on the school for some time.

"As a general rule, university faculty members tend to have a longer productive life than people in other businesses," Adams said. Adams said many of his faculty members who have had to retire still had a lot to offer.

"If we look at the retirements of the last 10 years, the first effect is a loss of quality that must be replaced," Gaskin said.

The reputation of any good university is based largely upon the reputation of the tenured faculty, Gaskin said. While an increase in retirement age might help one part of the faculty, it will hurt another by closing out qualified young people.

E. Maynard Adams said that even though educators did not lobby in the House, he expects them to speak out in the Senate against the bill "for the good of our institutions."

capabilities, new weapons development, detente and projection of power into Third World areas.

While in active military service, Keegan served in combat and held research and teaching positions.

The speech will be followed by a question and answer period.



E. Maynard Adams

## UNC students find many difficulties in establishing credit

By SARA BULLARD  
Features Editor

When Bill Price graduated from Duke two years ago, he set out to buy a mobile home. But he ran into one of the most aggravating problems confronting college graduates: how to establish a good credit rating.

Like most students, Price had never been in debt and had never made a major purchase, such as buying a car, so he had no credit references. And because he had no references, no bank would take the chance of lending him money to buy his trailer.

"I ended up having to go to a loan company, which was bad news," Price said. There he got a loan of \$1,000 at an annual rate of 15 per cent. By the time he repaid the loan, he had dished out \$150 in interest alone.

Price was forced to pay the high interest rate because of a Catch-22: To get credit, you have to have credit references, but the only way to get credit references is to have credit.

"The way everything is set up," Price said, "it's an encouragement to get your ass in debt. If you save money to pay cash for things, you have nothing to show, but if you've got a thousand dollars on loan, you've got a credit reference."

In Chapel Hill, students need credit references for anything from renting an apartment to getting at telephone installed or the power turned on. In many cases, however, alternatives to the standard credit references are available.

Depending on the individual circumstances, a student can pay from \$35 to \$200 or so for a telephone deposit before a phone can be connected, said Southern Bell District Manager Mike Carson. The only way to avoid paying the sum is to provide letters of credit. Because students often do not have the traditional credit references, Carson said, a standard letter of guarantee may be signed by anyone (such as a parent) willing to provide financial backing in case the student does not pay the phone bill.

Area apartment realtors also said that special accommodations are sometimes made for students who cannot provide the three credit references usually required.

"If the money is coming from parents, we don't require that the students have references," Andy Gaster of Roberts Associates said. But for students who work, the company likes to have references from a bank the student has borrowed from or from a realtor who has rented to the student.

The company also checks the student's income with employers and runs a credit check with the credit bureau. The company legally can refuse to rent an apartment only on the basis of what it judges to be a bad credit record or insufficient income, Gaster said.

Southland Associates also asks for three credit references from prospective tenants. "We would prefer to have an established credit rating," said Southland spokesman Bill Baucom, "but that isn't always possible. It all depends on the

individual's financial situation at the time."

Nine times out of ten, students don't have credit, said Rusty Rainey, vice president of NCNB in Chapel Hill. The easiest way to establish credit used to be to get a credit card, he said. When credit cards first came into use, companies practically gave them away at random. But banks soon found themselves in trouble with indiscriminate users and became more cautious about who could have a card.

Now credit cards can be refused on the basis of how the client handles his checking account, and how much money he makes. Most banks prefer that the applicant have a certain income before a credit card is issued. For example, American Express grants cards only to those college graduates who have full-time positions relating to their field of study, and who earn at least \$10,000 a year.

NCNB has a student Visa card which doesn't carry as strict membership criteria as the standard bank card, Rainey said. Instead of using credit rating, the company looks at how long the student has been in the area, what kind of grades he is making, and "nontraditional income" such as money in savings accounts, and parents' incomes.

Rainey said he did not think it was difficult for students to establish credit, but he warned that the way in which a credit card is handled could make a big difference in one's permanent credit rating.

## Two bodies found in car

**CHICAGO (UPI)** — A man looking for garage space Wednesday found the fully clothed skeletons of two persons sitting in a Cadillac bearing 1975 license plates.

The remains of a male were found in a sitting position behind the steering wheel. A woman's remains were in a sitting position in the front passenger seat.

Investigators said the bodies may have been in the car since the winter of 1975-76.

Homicide Sgt. Wesley Dillard said the car was registered to a South Side man who was last seen Jan. 31, 1976. That man, Dillard said, is believed to be the one whose skeleton was found sitting behind the steering wheel.

A woman who was reported missing about the same time is believed to be the other person in the car, Dillard said. He would not identify either missing person.

Dillard said the skeletons were found by a man who called the real estate firm which owns the two-car brick garage, asking if it was available for sale.

## Expert to talk on 'Soviet Threat'

Maj. Gen. George Keegan Jr., one of the top military experts on the Soviet Union, will speak on "The Soviet Threat" at 8 p.m. Thursday, Sept. 29 in the Faculty Lounge of the Morehead Planetarium.

Keegan, who retired from the U.S. Air Force in January, is well known for his dissenting views on Soviet goals,



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## Aldermen defeat curbside pickup

By BARRY SMITH  
Staff Writer

A proposed town ordinance which would have provided for experimental curbside garbage service for Colonial Heights residents was dumped by the Chapel Hill Board of Aldermen Monday night.

The 7-2 vote against the proposed experiment came in the wake of strong opposition to the ordinance voiced by town residents. Thomas Hefner, president of the Chapel Hill Board of Realtors, presented the petition to the aldermen expressing opposition to curbside pickup signed by 2,300 residents.

If the ordinance had passed, residents would roll green garbage cans to the

curb for pickup instead of leaving the refuse in their backyards.

The aldermen did approve a resolution allowing bi-weekly curbside pickup in the Briarcliff and Colony Woods areas along with the regular bi-weekly garbage pickup.

Citizens at the meeting said they felt the presence of the green garbage cans in front of their yards would hurt the attractiveness of Chapel Hill. Under the approved experiment, the green cans will not be used in pickups.

Alderman Edward Vickery said the curbside pickup would be an efficient alternative but not effective in light of the strong citizen opposition. "It would seem appropriate to take our cue from citizen opinion."

Alderman R. D. Smith said he

favored curbside service to insure the safety of the garbage collectors. The garbage collectors have a dangerous job, considering the presence of dogs in the backyards, he said.

Smith and Alderman Shirley E. Marshall voted for the curbside collection plan. Vickery, Howe, Alderman Robert Epting, Thomas B. Gardner, Marvin Silver, Gerry Cohen and Mayor Jim Wallace voted against the proposal.

In other action, the board appointed Marcia L. Dean, who was recommended by the UNC Student Government (SG), to the town Transportation Board. Dean, a sophomore from Asheville, has been an SG transportation official during the past year.

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Rainey said he did not think it was difficult for students to establish credit, but he warned that the way in which a credit card is handled could make a big difference in one's permanent credit rating.

## 'Cellar Door' wants contributions

**Cellar Door**, the undergraduate literary magazine, is currently accepting entries for its fall issue. Besides poetry and prose, the magazine publishes graphics, photography, short plays, pen and ink drawings, etchings and lithographs.

Manuscripts must be typed on a 60-space line, double-spaced. For short poems, one poem per page is requested. A cover sheet with the name, address and telephone number of the author should be attached to each manuscript. For graphic work, it is suggested that the work be secured in a

sturdy manilla envelope reinforced by cardboard to insure that it does not become damaged.

Manuscripts and graphics should be left in Box 22 at the Union Desk, or brought to the **Cellar Door** office, 205 Y building. A large envelope is posted on the door where entries can be dropped.

The deadline is Oct. 15.

For further information, contact Editor Jon Sasser at the **Cellar Door** office. Office hours are from 1 to 3 p.m. Monday through Thursday.

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by Garry Trudeau

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