

It's going to be sunny today and Saturday with highs both days in the mid 60s. The low tonight will be near 40. The next chance of rain is Sunday night.

The Daily Tar Heel

Carolina opens its ACC football schedule against Wake Forest Saturday at 1:30 p.m. in Kenan Stadium. Beforehand, the soccer team hosts Furman on Fetzer Field. See page 1 of the Weekender and page 8 of this section.

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Moss plans to veto two CGC censures

President claims vote invalid

By HOWARD TROXLER
Staff Writer

Student Body President Bill Moss said Thursday he will veto the censure of two Campus Governing Council (CGC) members that was imposed by the CGC Tuesday night.

CGC representatives Dianne Schafer and Ira Friedlander were officially reprimanded at the Tuesday CGC meeting for missing three consecutive meetings.

Moss said the censure passed by the CGC was invalid because CGC bylaws state a member can be censured after missing three consecutive meetings, and Moss contends the censure was passed during and not after the third meeting.

"It's not true that she (Schafer) has not been representing her district," Moss said. "She's had an excused absence every time," Moss said.

Although Moss plans to veto the censure because of Schafer, he also must veto the Friedlander censure because the two were passed on the same motion.

Schafer expressed relief at Moss' decision. "I was elected to do a job, and I'm doing it the best I can," Schafer said. "There have been conflicts, but now the conflicts are over, and I feel that I can resume full-time participation in the CGC."

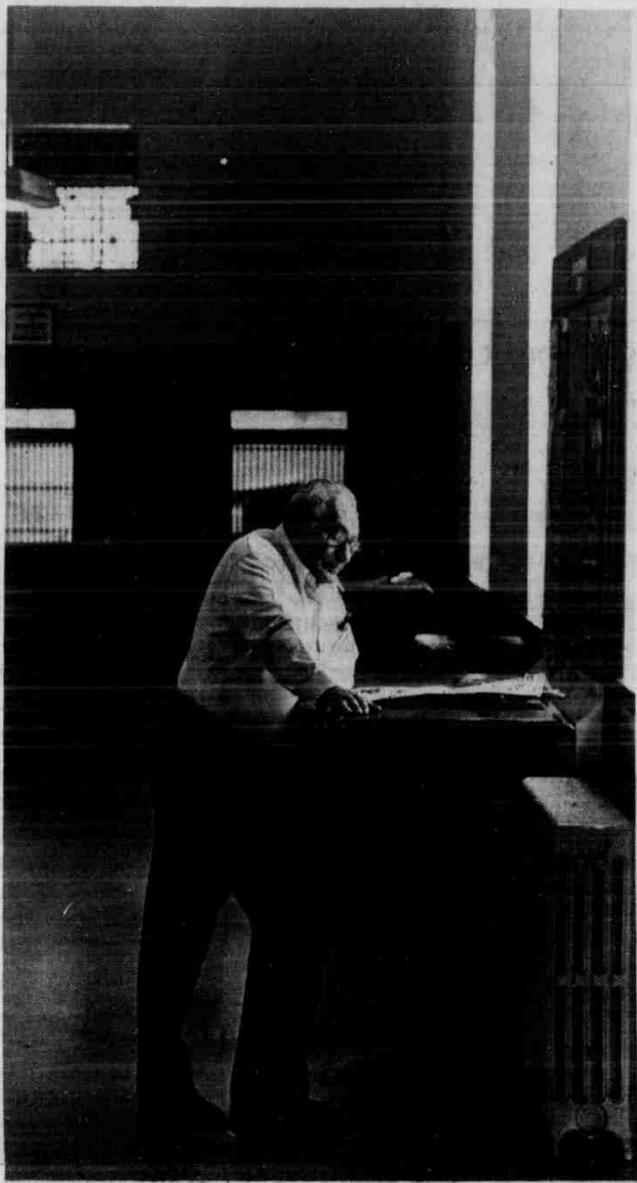
The possibility exists that Moss will consider vetoing one of three CGC finance bills to alleviate in part the CGC money shortage. After the meeting Tuesday night, CGC has less than \$1,000 to spend for the rest of the semester, CGC Finance Committee Chairperson Phil Searcy said.

Moss would neither confirm nor deny rumors of a possible veto. "I haven't signed the bills simply because they haven't been formally presented to me by the speaker of the CGC," Moss said.

"I have not considered any such veto at all," Moss said. "The bills won't even reach my desk until next week. However, I do believe that the portion of the WXYC budget concerning the news wire was not fully considered."

CGC appropriated \$14,980 to the radio station Tuesday night, part of which is to be used to purchase a United Press International wire machine.

Moss moved to reconsider the WXYC budget at the Tuesday CGC meeting, but the motion was voted down. Some CGC members complained that the WXYC allocation nearly drained the CGC budget.



An old gent contemplates the daily newspaper while basking in the sunlight filtering through the window of the Chapel Hill Post Office. Staff photo by Allen Jernigan.

Loft policy approved by housing committee needs Boulton approval

By AMY McRARY
Staff Writer

The final version of a policy permitting students to have lofts in residence hall rooms was approved Thursday by a committee established by the UNC Department of Housing.

The policy will not become effective until Donald A. Boulton, Vice Chancellor for Student Affairs, gives his final approval Friday or Monday. If Boulton approves the policy, it will become effective Monday, Oct. 10.

Only four of the 10 committee members were present at the meeting with Russell Perry, assistant director of housing for maintenance, and Director of Housing James D. Condie. Perry is also chairperson of the loft committee.

Under the proposed loft policy, any student wishing to construct a loft must sign a permit form and submit it to his residence director. A copy of the permit would be sent to the UNC maintenance supervisor, who would inspect the bed after it is built.

Failure to obtain a permit would result in a \$20 fine. A previous committee proposal had set the fee at \$50, but Condie said he believes this figure was too high.

The student must sign the permit form before building his loft. Part of the permit form includes a clause releasing the Department of Housing and the University from liability for any accident a student might suffer because of the bed.

After signing and submitting the permit, the student would have two weeks to build his loft. At that time, the University maintenance supervisor would inspect the bed. If he says the bed is unsafe, it must be removed.

Failure to complete the loft within two weeks would result in revocation of the permit. But the residence director or maintenance supervisor would have the option to give the student an extension to complete the loft.

All lofts must comply with the following policy rules:

- All wood materials must be painted with fire-retardant paint. The paint would be supplied free by the Department of Housing.
- A permanently fixed ladder must be attached to a long side of the bed. The ladder must be angled at least one foot from the bed.
- No cooking or heating utensils, candles or flammable material, such as parachute silk, are allowed on, above or below the bed.

Condie said he was concerned about enforcement of the policy, especially the rule concerning heating and cooking utensils and candles. To help enforce this rule, a clause stating that violations would "result in revocation of the loft permit and removal of the loft within seven days" was included.

The policy also states that failure to comply with any or all sections of the loft policy may result in the student losing his residence hall contract with "no refund of rent paid or owed."

The length and width of wood used for the lofts is also included in the policy, along with suggestions for construction. Suggestions include using railing around the bed and building the structures as far from the ceiling as possible.

Rules for construction of stilts and triple-decked bunk beds were also set by the policy. Triple-decked bunks will be allowed only if a ladder is built and attached to the top bunk.

Stilts will be allowed only if the frame is supported by four-by-four columns. All wood used here also must be painted with fire-retardant paint. The maintenance supervisor will also inspect the triple-decked beds and stilts.

Students with lofts now will be able to keep them if they get loft permits and their structures are termed safe by the maintenance supervisor. Three lofts, one each in Avery, Ehringhaus and Cobb were allowed to remain while the Department of Housing set its rules, although others had to be taken down.

Assistant Director of Housing in Charge of Residence Life Jim Osteen said three weeks ago these lofts were allowed to remain "to be used as models to determine specifications for the new policy concerning lofts."

There also may be other lofts that remained because the Department of Housing did not know about them, Perry said two weeks ago.

Although Condie said he was concerned about how effective enforcing the loft policy would be, he said, "Having a policy like this is better than having a policy of no lofts." Condie has previously said he is personally in favor of the structures. Lofts have been illegal until the creation of this policy.

Voter registration Deadline Monday

The following is a schedule for voter registration today through Monday. The deadline for registration for the local elections Nov. 8 is Monday, Oct. 10. Person who will have lived at their current address for 30 days prior to the election are eligible to register.

CHAPEL HILL MUNICIPAL BUILDING

Day	Time
Saturday	9 a.m. to 1 p.m.
Monday	9 a.m. to 5 p.m.

CARRBORO TOWN HALL

Friday	8:30 a.m. to 5 p.m.
Saturday	9 a.m. to 2 p.m.
Monday	8:30 a.m. to 5 p.m.

CHAPEL HILL POST OFFICE (downtown)

Sunday	2 to 6 p.m.
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U.S., Panama attempt joint statement on treaty

WASHINGTON (UPI) — The State Department disclosed Thursday the United States and Panama are trying to work out a joint statement on the meaning of the canal treaties and the disputed issue of U.S. intervention rights.

The announcement followed the leak of a classified State Department cable that cast doubt on U.S. claims to important defense rights in the waterway and intensified

sharp Senate opposition to the treaties.

Sen. Robert Dole, R-Kan., a leader of the anti-treaty forces, accused the administration Thursday of trying to intimidate him for releasing that cable, and dared President Carter to make public any other secret documents on the canal negotiations.

Senate Republican Leader Howard Baker backed Dole in

Abourezk accuses FBI officials of stonewalling

WASHINGTON (UPI) — Sen. James Abourezk, D-S.D., clashed with an FBI official Thursday over his trouble in obtaining his own "censored" FBI file and the official's refusal to discuss the issue.

He accused the FBI of "throwing away the rulebook" and acting like "a government unto itself."

The verbal fireworks occurred when Abourezk was presiding over a Judiciary subcommittee hearing on the Freedom of Information Act, under which citizens may obtain their confidential files from government agencies.

Abourezk said it had taken a year to get his files from the FBI and then the bureau had blacked out "administration markings," an apparent violation of Justice Department policy.

It was then that he clashed with Allen H. McCreight, deputy assistant director of the FBI freedom of information office.

Abourezk: "So by stonewalling this particular thing we really have very little to discuss."

McCreight: "Mr. Chairman, I am not attempting to stonewall. I'm attempting to tell you that based on what you said in your appeal... I do not feel this forum is proper to discuss a matter that could potentially result in litigation for fear it could prejudice an impartial adjudication in the matter."

Abourezk: "I have to take issue with that. Whether or not this is a proper forum is a matter to be determined by the committee, not by witnesses... I personally resent the fact that any agency of the government refuses to discuss any issue pertaining to legislation, and this does, whether or not it might go to court later on. That happens all the time around here."

what seemed to be the start of a political brawl over whether there has been a "coverup" of weak spots in the deal.

Against that background, State Department spokesman Ken Brown announced that Ellsworth Bunker and Sol Linowitz, the chief U.S. treaty negotiators, are meeting in Washington with Panama's Ambassador Gabriel Lewis Galindo "with a view to clarifying points of interpretation" in the pacts.

Other department officials confirmed that the major "points of interpretation" are those raised by the leaked cable Dole gave the Senate Wednesday:

- Whether the pacts guarantee U.S. rights to intervene militarily, if necessary, in order to keep the canal open and operating, as U.S. officials have claimed; or whether they guarantee no such thing, as some Panamanian officials argue.

- And whether U.S. warships will have priority passage rights in the waterway during times of emergency, U.S. officials say yes, Panamanians say no.

Brown said the envoys "are assessing the effects of the debates and discussions which are going on in the two countries about the treaties."

He said he expects the results of their consultations to be "published... in an agreed form."

Dole, meantime, alleged in a Senate statement that the administration had raised a threat of political reprisal against him over the leaked cable issue.

Life insurance to students' benefit if age, health factors considered

By JAY JENNINGS
Staff Writer

Once a few misconceptions are dispelled, young people might find life insurance a sound investment. With age and health factors generally in their favor, students are in a good position to take advantage of the benefits of insurance, which are often greater than costs.

Most students think of life insurance as a policy that pays off a lump sum when the policyholder dies, in return for a monthly premium. But that type of policy, called term insurance, is not the type most insurance agents will recommend to students, especially single ones.

The other basic type, called whole-life or permanent insurance, also will pay a lump sum (called the face amount) to the policyholder's beneficiary upon his death, but in addition accumulates a cash value during his life.

That means a whole-life policy can be cashed in at any time for its cash value, which increases each year. Typically, the cash value for a whole-life policyholder who first started paying premiums in his 20s will exceed the premium total 18 to 20 years later. From that point, the gap between the cash value of the policy and the amount paid for it will continue to increase.

A variation of the whole-life policy is the mutual policy. In addition to the lump sum and cash value features, a mutual policy pays a yearly dividend that increases annually.

Whole-life and mutual policies are thus investments like any others, sacrificing present assets for greater future benefits.

The cash value and mutual dividend features make whole-life and mutual policies valuable for unmarried students, unlike the more familiar term insurance, which is only an asset to the policyholder's

wife or other beneficiary.

Naturally, the whole-life premium is higher for the same face value than the term premium, and the mutual premium is even more.

Besides the cash value feature, a whole-life insurance policy can make it easier for its holder to get a loan from a bank. The face value, or part of it, can be "assigned" to the bank to cover the debt in case of the borrower's death.

A student inquiring about life insurance will be asked his or her age, major, graduation date, and job or further education plans.

Insurance companies compile statistics of incomes attained in various occupations. With the above information, an agent may give a student a good idea of what he will be earning in the job market. The agent will then recommend a range of possible face value amounts of insurance.

Then the agent will need to examine the medical histories of the student and his family, and the student will be asked if he is fond of any dangerous hobbies, like drag racing or hang gliding.

Those criteria will be used to determine the applicant's rating, and the monthly premium will be proportional to this rating and the face value of insurance decided upon.

A few companies have a deferred-payment plan, whereby a student may defer payment of premiums until after graduation at about 8 percent interest.

If and when a student decides life insurance is a good thing to have, a powerful case can be made that it is never too soon.

Premiums are uniformly higher the older the purchaser of the insurance, so you should move quickly if you intend to invest. If you buy insurance when you are 21, your lifetime premium generally will be lower than if you had bought it at 25.

And the amount of the premium will never change, even if the purchaser's health deteriorates a year later.

