

Sunny

Today will be sunny and warm with virtually no chance of rain through Friday. Temperatures should reach into the 70s this afternoon and into the middle 80s Friday afternoon.

The Daily Tar Heel

Serving the students and the University community since 1893

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Ice Cream

It's ice cream season in Chapel Hill and spring has ushered in a variety of new flavors and combinations. Richard Barron takes a look at this warm weather favorite on page 3.

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Please call us: 933-0245

Students, Bernholz may testify in probe of collection methods

By MICHAEL WADE
Staff Writer

The N.C. Department of Insurance Wednesday delayed action against the Chapel Hill-Carrboro Merchants Association pending an audit of subpoenaed records in the association's check-recovery department and possible testimony by UNC students against alleged improper methods of recovering bad checks.

The hearing at the Chapel Hill Municipal Building was recessed until an independent auditing firm can examine the records.

New evidence presented when the hearing reconvenes may include complaints made by students to Student Legal Services Attorney Dorothy Bernholz about the collection methods used by the check-recovery service.

Bernholz said she plans to contact Mary Britt, a deputy insurance commissioner who is in charge of the investigation, and inform her of student complaints against the department. She said there are at least two well-documented cases of "very improper methods of debt collecting," although she added she couldn't reveal specifics of the case without the permission of the complainants.

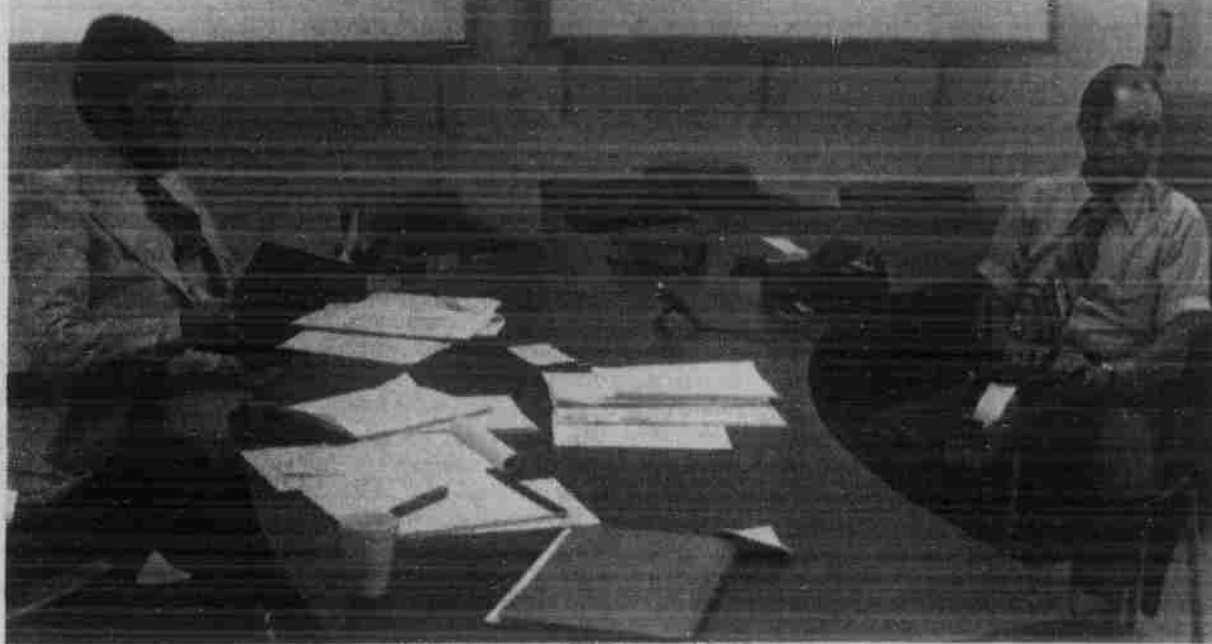
"I would be happy to testify that complaints have been made to me," Bernholz said.

An investigator from the special services division of the state insurance department testified at the hearing that he found cash, checks, and money orders totalling \$2,007 that had been collected for bad checks but not returned to creditors.

Investigator Allen Surratt said he found the money in the office of Andrew Landes, former head of the check-recovery department.

Surratt said he found \$470 in personal checks, \$163 in certified checks, \$50 in travelers checks, \$739 in money orders, \$27 in commission, and \$545 in cash in Landes' office at the merchants association on 310 W. Franklin St.

Most of the money was in several drawers Landes' desk, and a considerable amount of the money had been received



Investigator Allen Surratt testifies during hearing.

more than two years before the investigation was begun Feb. 16, 1978, Surratt said.

Both Surratt and Jay Brendle, another insurance department investigator, said the merchants association cooperated fully with their investigation.

The alleged violations by the merchants association included failure to remit money collected for bad checks to creditors, using forms not approved by the insurance department, failure to keep proper records of collections and a proper list of creditors, failure to furnish receipts to creditors and several others.

Surratt said some records he requested from the association were not furnished because they were destroyed in a flood. He said he knew of no records being withheld willfully.

Joseph Augustine, executive director of the merchants association, explained that a vault in which some collection records were kept was flooded during a rainstorm when the building's roof leaked.

Surratt said Landes explained the money in his office saying it was his habit to collect partial payments for bad checks from debtors, repay as many of the bad checks as possible with the payment, and then keep the remainder of the payment until he collected enough money from the

debtor to pay off another check. However insurance department regulations require that all money collected by a check recovery agency be deposited in a trust fund soon after they are collected.

Surratt would not say at the hearing whether he believed anyone in the check-recovery department was using the money for his benefit.

Augustine said he knew the records kept by the check recovery department fell short of regulations, but he said, "I had no idea to what degree things had digressed from the way we set them up."

Augustine said he had instructed Landes that it was a strict policy of the merchants association that no money be left around the office except petty cash. "We stressed that," Augustine said. He added that office policy was that all money collected was to be deposited and recorded.

When Landes was employed in 1975, proper procedures for running the check recovery department were outlined, Augustine said.

"I wasn't as prudent as I should have been," Augustine told insurance department lawyer C. W. Barbee when asked if he thought he had been derelict in his duty by not keeping closer watch over check-recovery department activities.

See CREDIT on page 2.

UNC granted 19-day extension in HEW dispute

By HOWARD TROXLER
Staff Writer

The federal government Wednesday granted the 16-campus UNC system a 19-day extension of the April 12 deadline for submitting a desegregation plan acceptable to the U.S. Office of Civil Rights.

UNC President William C. Friday said in a prepared statement that HEW has extended the deadline to May 1 in hopes of reaching agreement on a plan before the two parties go to court over the matter.

Negotiations concerning a new desegregation plan would resume in the interim period, Friday said.

"The granting of the extension was a precondition set by the University to resuming discussions of the University plan before HEW," Friday said.

Unless an agreement is reached by the May 1 deadline, UNC and HEW will go to federal administrative law court to try to resolve the dispute. UNC has retained the Houston law firm of Fulbright & Jaworski to represent the University in court.

Friday said negotiations would resume and UNC will make no further comment on the matter until the UNC Board of Governors meets April 14.

Negotiations were discontinued March 23 after HEW Secretary Joseph Califano announced he was initiating procedures to cut off federal funding to UNC because the University has not produced a desegregation plan acceptable to HEW.

UNC received \$89 million in federal funds this year, approximately 17 percent of its total operating budget.

HEW is under federal court order to insure that UNC steps up its desegregation efforts, and to cut off funding to UNC if University administrators do not comply.

HEW's criteria for an acceptable desegregation plan are threefold: desegregation of student enrollment, elimination of UNC's dual system of higher institutions and desegregation of faculty and other personnel.

The major area of disagreement concerns the HEW requirement that UNC eliminate duplicate programs in black and white schools, giving preference to the programs in black institutions. HEW also requires consideration of all new programs be given priority in the black colleges.

Of the 16 campuses in the UNC system, five are classified as "traditionally black."

Preregistration April 10-14; departmental guidelines set

By GEORGE SHADROU
Staff Writer

Preregistration for fall and summer classes will be held April 10-14 in most schools, colleges and departments at UNC.

See the accompanying story for details on registration for summer school.

Fall semester preregistration for General College will be held April 3-19. Students enrolled in General College should sign up for an appointment with their advisers. Students should sign booklets outside of 308 South Building for appointments.

Each student must meet his adviser at the appointed time and fill out a registration form. Officials in the General College will

forward the form to the Office of Records and Registration for processing.

Juniors and seniors in the college of Arts and Sciences and other schools may preregister as follows:

- Arts and Sciences: Preregistration is April 10-14. Students with departmental majors may check the department adviser's bulletin board for times, see the adviser, secure an approval form and take it to 01 Hanes Hall for processing. Pre-Law, AB; Pre-Dental, BS; Dental; Pre-Med, BS Medicine; American Studies; International Studies; Interdisciplinary Studies; Industrial Relations; and special students may see their advisers in the dean's office.

- Business Administration: Preregistration will be held April 10-14. Students may pick up a copy of preregistration instructions in Carroll 109.

- Education: Preregistration is April 10-14. Education students must get approval from their advisers and then take the form to 103 Peabody for departmental approval and to 01 Hanes Hall for processing.

- Journalism: Preregistration is April 10-14 in Howell 100. Further information is posted on the bulletin board in the School of Journalism.

- Dental Hygiene: Dates and details for preregistration will be given in class.

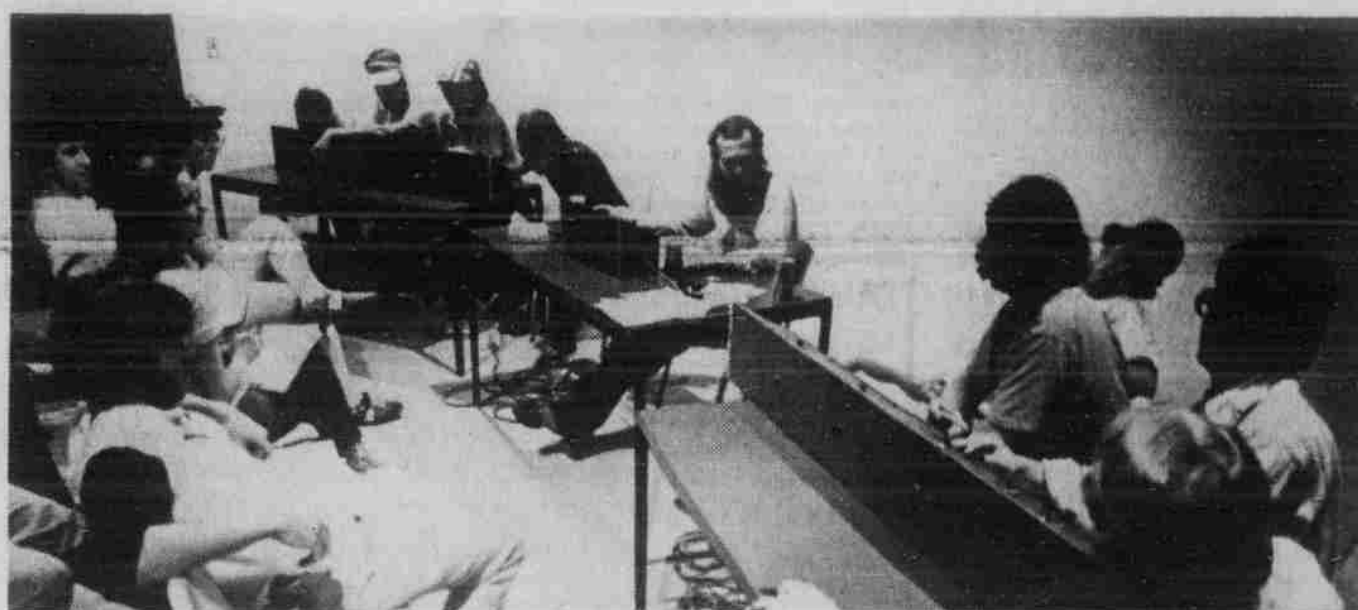
- Pharmacy: Preregister with adviser April 10-14. Other details will be announced in the School of Pharmacy (Beard Hall).

- Public Health: Registration details will be posted in the School of Public Health (Rosenau Hall).

- Social Work: Students may see their advisers next week. Material will be available at the School of Social Work, 223 East Franklin St.

- Medicine: April 3-14. Students must fill out necessary forms at the dean's office, 126 MacNider Hall.

- Library Science: Information is See SCHEDULE on page 4.



Two quiz bowl teams square off in the quarter-final round of competition.

Thinking caps ready for College Bowl final

By RICHARD BARRON
Staff Writer

The Dead Boys look nervous. Their fingers continuously tap on the table while a pair of sneakers jitters underneath. The Boys will be facing the Son of Ghetto Xanadu in minutes. The Dead Boys must win three tough matches to advance to the semifinals; a loss to either Xanadu, Chi Psi II or Wally's Pool Hall will end the season of the freshmen sensation.

The teams inch forward in anticipation. All fingers are on the buzzers. The match begins. "For a 30-point bonus," the moderator asks, "which is smarter — an imbecile, an idiot or a moron?"

The Dead Boys' captain buzzes immediately. "A moron," he guesses correctly.

For the second consecutive year the Tar Heel College Bowl is being played at UNC. Sponsored by the Recreation Committee of the Carolina Union, the competition will send a team to the College Bowl regionals April 23-24 in Raleigh. National finals will follow sometime in the late summer of fall in Miami.

College Bowl Inc., the national sponsor, folded in 1970 but was revived two years ago. The Carolina Union has maintained its own quiz bowl

since 1970 and began College Bowl competition last year.

Gina Steed, who works on the Tarheel College Bowl, said the quiz is sponsored for entertainment rather than serious competition. "The teams have been in it to have a good time," she said. But as teams progress, she said, they get more serious. "These guys in the semi's have put a lot of time into it," she said, "and they're getting serious."

Rules are similar to those used on the TV quiz bowl several years ago. Two four-person teams compete for a 20- to 40-point bonus question by answering a 10-point toss-up. The match is divided into two 10-minute periods.

Only full-time graduate and undergraduate students may compete and a player may be on more than one team.

Steed said the questions, devised by College Bowl, Inc. and authenticated by *Reader's Digest*, vary in difficulty. "Some are insane, they're so easy," she said. "And then others can be pretty hard."

One bonus question asked what baseball team Hester Prynce might play for (the Oakland A's), while another asked for the difference between the words immigrant and emigrant (immigrants enter a place; emigrants leave one).

Greg Swanson, director of the contest, said most questions are related to history, literature and the classics. Still, there is a good deal of trivia, including such stumbers as Tokyo Rose's real name and that of Sinclair Lewis's wife.

"It is definitely best to have a well-rounded team," Swanson said. "There should be a liberal arts, English and history major."

The Dead Boys, the only punk college bowl team still in the competition, are rolling. They beat Son of Ghetto Xanadu in a close match and swept past Chi Psi II.

Although many observers question the Boys' ability to last through three gruelling matches, they seem to gather momentum as the night goes on.

In the final match of the night, the team from Wally's Pool Hall (Wally's is Winston Dorm) puts on its thinking caps to reduce a 210 to 75 halftime deficit. But the brown-bagging has little effect, and the rookie Dead Boys win, 375 to 120.

Competition began Feb. 13 with nearly 40 teams, but only four are left. Either Bucephalus, Last Hurrah or the Dead Boys will meet the European Connection in the finals tonight. Finals are scheduled to begin at 7 p.m. in the South Gallery Carolina Union.

Association cites lax high schools for SAT declines

By TONY MACE
Staff Writer

UNC educators say they are not surprised by a National Association of Secondary School Principals report blaming the nationwide decline of Scholastic Aptitude Test scores on lessening academic rigor in high schools.

"It certainly fits everything we know," said Kinnard White, chairperson of the human and psychological services division of the UNC School of Education. "But I think it would be a mistake to single out one factor as a cause and say, 'that's why.'"

A former research psychologist with the Educational Testing Service agreed, saying the belief among many secondary school administrators that advanced courses in reading and math are unnecessary has contributed to declining test scores.

"I'm glad to see there is this correlation between the high school program and the test scores," Professor John Carroll of the UNC Psychology Department said.

The nationwide principals' association surveyed 34 high schools in affluent middle-class communities, including some in North Carolina, whose students have resisted the nationwide trend toward lower SAT scores. Minority enrollment at the surveyed schools is eight percent, lower than the national average of 13 percent.

"Some schools that successfully maintained high scores did so only with a special effort to encourage enrollment in advanced mathematics and English composition classes, while resisting the national tendency for fewer courses in foreign languages and physical sciences," the report says.

Many of the high schools surveyed discourage students from taking easy electives, while many place students in courses according to the students' abilities.

In contrast, surveyed schools with rapidly declining test scores show a sharp drop in enrollment in advanced math courses and significant increases in mixing students of differing abilities in the same classes.

"Perhaps these schools were too responsive to the popular demands and social distractions of the times," the report suggested.

See SAT on page 4.

Summer students registration now

Students interested in attending summer school classes should register through their advisers when they preregister for the coming fall semester, Donald G. Tarbet, director of the Summer Sessions office, said Tuesday.

Tarbet said a number of students have been mistakenly reporting to the Summer Sessions office to sign up for summer classes.

The two terms of summer school will be held May 22 - June 27 and July 15 - Aug. 9. More than 750 courses in 44 areas of study will be offered along with a variety of drama, music and sports activities.

Tuition for one summer term is \$128 for North Carolina residents and \$458 for out-of-state students.

Two shorter summer sessions also are offered June 13-29 and July 5-21. The number of courses available during the short sessions are limited. Tuition for short sessions are \$64 for residents and \$229 for nonresidents.

For more information, contact Tarbet in 102 Peabody Hall.

—GEORGE SHADROU

UNC psychologist: Major worries are social relationships, grades

By NELL LEE
Staff Writer

"There are two days in the week about which and upon which I never worry. Two carefree days, kept sacredly free from fear and apprehension. One of these days is yesterday. . . and the other day I do not worry about is tomorrow."

—Robert Burdette in "Golden Day"

Burdette may never have worried, but plenty of other folks are putting in overtime, including students.

According to Wayne W. Dyer in his best-seller *Your Erroneous Zones*, there are several varieties of worriers, including the minor-league worrier (who agonizes over his own personal problems) and the professional worrier (who worries about everything from the energy crisis to peeping toms). Where do students, as a rule, fit into worrying categories?

"Students are on the whole spectrum," said Bruce A. Baldwin, a psychologist at the mental health division of UNC Student Health Services and associate professor of clinical psychiatry. "There are those who never worry about anything when they should worry, and those that worry about everything

'Worry season' for students reaches peak in next two weeks

and get upset when they don't have anything to worry about."

In *Your Erroneous Zones*, Dyer says people commonly worry about their children, their health, jobs, money, and going into the city ("Will I find a parking place?"), their daughter's virginity and getting into Heaven. Baldwin said students' worries are just as varied, but the two major concerns are relationships and grades.

"Young people worry more about social relationships than older people. Many students are still completing the growing-up process and are still forming their identities," he said.

During the school year, the "worry season" varies for each individual student, but Baldwin said the next two weeks will be the overall peak as exams and graduation draw near.

"It will be more intense than exam time. Students have papers to worry about, things to finish before the semester is over, plus exams coming up. But during

exams, all they have to worry about is studying," he said.

And then there's the "getting out-of-the-ivory-tower" syndrome. Baldwin said his department talks with many students concerned about leaving the security of college.

But is worrying really that bad? Isn't it good to worry about someone you love? And isn't it wise to worry about your future?

No way, says Dyer in his book. There are absolutely no positive pay-offs. You're using up valuable time in the present, and no matter how much worrying time you put in, it won't make things any better. Dyer points out that society seems to encourage worry and even equates it with caring. But Dyer says, the more time you worry, the less time you have to act in the present, and the less effectively you may be able to deal with problems.

Baldwin added that there is a difference in planning constructively for the future and worrying about the worst that could happen.

He gave the example of a student overwrought with anguish about an upcoming test. The student could be using that valuable time to study for the test.

"Worry can be a self-fulfilling prophecy. If you worry enough about something, your worry could be confirmed," he said.

Worry is geared toward the future, Baldwin calls it negative anticipation.

"You may worry about a test you took yesterday, but what you're really concerned about are the results you'll get back tomorrow."

He said how much students worry is proportionate to how self-secure they are. The more self-confident and self-assurance a student has, the less he worries.

Although some people worry more than others, it's a habit most are familiar with, Baldwin said. Worry habits are not inherited; many students learn them from parents. According to Baldwin, some parents directly or indirectly teach their children that the world is a threatening place.

In *Erroneous Zones*, Dyer submits some unique ways to kick the worry habit:

- Give yourself shorter and shorter periods of "worry time." Designate ten minutes in the morning and afternoon to worry about every potential disaster you can foresee. Postpone any further worry to the next worry segment. Eventually your sessions should decrease as you realize the absurdity of spending any time worrying.

- Make a worry list of everything you worried about yesterday, last week and even last year. See how many things you worried about actually materialized. Probably none.
- Ask yourself "What's the worst thing that could happen to me and what is the likelihood of it occurring?"

"These methods may help some people," Baldwin said. "But for me the easiest way to stop worrying is to try to look at the positive aspect. People who worry lose perspective and track of any positive outcome."

Authorities may not agree on all aspects of anxiety, but they do agree that it's not healthy to worry. So, relax, unless you want to end up with phobophobia — worry about worrying.