Volunteers needed
A committee headed by Student Body Vice-President Mike Casey is undertaking a cleanup of the litter students scattered along Howard St. after the Saturday night celebration of the victory over San Francisco. [Photo by Paul Clevenger] 

Apathetic students kill parietals issue
by Sue Ballmann

The final March 4 deadline for the St. Mary's parietals surveys failed to produce the required sixty percent response necessary for the parietals committee to present its case for the extension of parietals according to Diane Smits, parietals committee chairperson.

Smits noted that the committee received only a thirty-six percent response from the student body, despite the fact that each student was given a survey and reminded by her RA to complete and return it. "We received more surveys from parents than from students," commented Smits. "and all the students who had to do was walk down the hall and slip it under the RA's door."

Shortly before the final deadline for the surveys, an editorial appeared in the Observer calling the poor survey response to the attention of the students and asking them to return the surveys to the committee or the issue would be considered dastard. However, the editorial apparently did little to motivate the students, because only twenty-one surveys were returned between the appearance of the editorial and the final deadline.

"it was like a sign in the face from the student body," admitted Smits. "We worked fifteen hours each week because the students told us they wanted parietals extended. The committee was composed of students working for other students, and the students didn't support the committee."

As a result of the failure to return the surveys, Smits has become very apathetic on the part of the student body.

Smits noted that the committee has done extensive research on the parietals issue and has plenty of arguments in favor of the extension of visitation hours. However, arguments are "worthless without the support of the student body we are representing. In order to have a case for the extension of visitation hours, we need some concrete evidence that the student body wants an extension of parietals," she added.

Because the parietals committee spent so much time and energy researching the parietals issue, Smits is presently considering some type of petition to reopen the issue.

Presently, redlining is not illegal in Indiana. There are no laws which prevent discrimination on the basis of geographic area. A bill introduced last year, which would have established penalties and allowed individuals to take ad- fining institutions to court, was killed in the State House. Sen. Doug Hunt from South Bend is now drafting a bill which will give certain tax incentives to banks and savings and loans associations (S&L's) investing in inner city areas.

Since the Home Mortgage Disclosure Act of 1975 was passed, South Bend's ad hoc committee on redlining has been concerned with explaining the law and informing the public about it. The Disclosure Act requires depository institutions who are federally insured or regulated and have assets of more than $10 million, to disclose the location and dollar amount of residential mortgage or home improvement loans made within the last fiscal year and for each consecutive year. This information must be made available for public inspection and copying for a period of five years from the date of its release.

In order to ease the disclosure process, the Federal Reserve Board originally allowed banks and savings institutions to use zip code areas. The relative size and tendency for zip codes to incorporate different types of neighbor- hoods within a single zone then was not effective in the first disclosures. "It is questionable how much we can learn from this," said Conrad Damian, a spokesman for the ad hoc committee, "although we are putting those statistics together."

In the near future, however, lending institutions will be re- quired to disclose by census tracts, which are smaller and more de- fined in area. Banks and S&L's must release a disclosure statement within 90 days of the end of their fiscal year. Tower Federal Savings and Loan, in South Bend, whose operating year ended Sept. 20, will be the first to comply with the new census tract regulations.

Damian sees the Home Mortgage Disclosure Act as limited in scope: "It doesn't require any- thing except disclosure, and there are no penalties for any apparent redlining," he explained. "It simply allows your everyday citizen to get an idea of what the situation is."

Lending institutions often pro- test that the disclosure statement does not give a true picture of the situation. They contend that the majority of mortgages naturally go outside the city because that is where the bulk of new construction is. Further, they assert, there are simply not as many requests for mortgage loans in the city. "There are areas," complained one local banker, "that we just don't get applications from."

"There are obviously not as many requests for mortgage loans in this neighborhood (southeast side) for instance," Damian con- ceded. However, part of the reason is because people just haven't been able to get loans, unless they were FHA, and they've had to buy on land." According to Damian, there has been a growing interest among people in purchasing property in city neighborhoods. He cites the national economic slump as a major reason why cost unit urban housing has become attractive. "But we have reports," he revealed, "in which people had a hard time getting a loan or they were turned down and had to go FHA even if they didn't want to."

"Realtors," he continued, "could sell them people they couldn't get loans in certain neighborhoods."

Robert C. Pios, attorney for the Equal Credit Opportunity Section of the Division of Consumer Affairs in Washington, thinks it is much too early to gauge the effects of the Home Mortgage Disclosure Act.

"Census tracts," Pios said, "will certainly make the law a more accurate and better tool."

"But it is still an experiment," he emphasized. "If local groups and officials can use the informa- tion to work cooperatively with lending institutions, then it will be of benefit."

William Leefers, assistant vice- president in the Loan Investment Department of Tower Federal, feels the disclosure statement could give the public a false impression. "I don't think it does a whole lot of good," he said, "because it doesn't yield the type of informa- tion it was initially set out to give."

Leefers countered proponents of the Disclosure Act by arguing that people are buying in the suburbs and that these homes, because they are new and more costly, receive more mortgage money. "We also get savings from people who live outside the city," he added.

"Around here," Leefers said, "it really doesn't make much difference where a house is located as long as we feel that there is enough value in it and that it's well maintained."

Leefers explained, however, that the lending institution get into an area where property values were going down due to neighborhood neglect or the presence of industry, then they would have to be careful how they loaned there.

"We withhold no mortgage mon- ey to a loan in an area which is perceived as being in decline," said Leefers. "You'd be bound to find a few rotten apples who are redlining and the community should know it is going on."

"If it is nothing," he re- continued on page 7}
The Observer is looking to some fast moving people to work in ad sales and service next year. Excellent sales experience and a healthy commission are offered stop by the Observer office (3rd floor Lafortune) to fill out an application.
EDITOR'S NOTE: Documents re­public access.

The contents of this article are not included in the public domain, as they are part of a legal document. The information contained within is subject to copyright and cannot be reproduced without permission from the original author or publisher.

The following article, which includes information from these documents, does not include either the names of the persons involved in these cases or any information which could lead to their identification.

The article discusses the University Appeals Board during 1971, which was responsible for reapplying and reviewing the cases of students who were brought before the board. The board was represented by Bob Bode, of the Center for Civil Rights, and Donald Kommers, of the University's policy, especially in the area of social security legislation. The article outlines the personal property of the student, and the case of the student who was penalized by the dean with a fine and three semesters of disciplinary probation, a penalty that would result in the student participating in extracurricular activities.

The article also discusses the University's policy on working, but it is easier to deal with generalities than to take the time for every individual case. The question we have to answer is: What is best for the student, the university, or the department? It's a long-term problem of what is best. It's not that there is anything wrong with Prof. Donald. In effect, Donald wants us to provide reasons as to why he should be kept on while we want reasons why he should be.

Professor Jeremiah Freeman, chairman of the Science Department, agreed with the idea of providing reasons for the decision. However, he emphasized that the Board of Trustees is the final authority in the matter.

The article concludes with a statement that the student reaction to compulsory retirement can only help.
Like it or not, there is a strong possibility that Notre Dame's commencement this year could be accurately referred to as The Jimmy Carter Show by seniors unhappy with its outcome. It is undoubtedly a great honor to have the President of the United States give the commencement address. But instead of an occasion intended to honor 2160 diploma recipients for their academic accomplishments, this year's commencement may become one solely honoring an American president.

Already many factions of the University community are clamouring for seats on May 22, even though no decisions pertaining to commencement seating will be made before April 1. Students (non-seniors), the families of graduates, administrators, faculty and staff personnel, the spouses of all these people, plus the local and national press and politicians all want to attend the ceremony. Last year, even without a presidential visit, the ACC was packed with an overflow crowd. In view of Carter's appearance this year, seating tickets will have to be distributed for the first time since 1969 when the ACC first opened and commencements started to be held there.

Obviously, some people will be disappointed by being excluded from the ceremony. The University will soon be happy to have the unpleasant duty of determining who those people should be, and telling them to stay home and watch the affair on television. Our hope is that they keep the interests of the graduating seniors as their prime concern and do not try to keep everyone happy by giving out tickets to everyone, tickets more properly distributed to the families of graduating seniors. The desire of a family member to see his or her relative graduate from here is more important than the desire of any one faculty spouse, for instance, to see President Carter in person.

Notre Dame's commencement is a valuable part of the entire University experience. It is a time set aside by the faculty, administration and families to honor the graduating seniors with prestige. We are proud that President Carter will be in the administration in the commencement address, but we hope that a proper forum be based on the students who worked four years for this honor. And after the sacrifices they have made, we hope that it will not be the families of these students who are left to watch a possible Jimmy Carter Show on television.

basketball is another good game. Chess is another good game. Our conception of "good" games are games that pit one player, or one team of players against another. There's a move and a counter-move, and action and a re-action. That's how a good game is played. Both sides have a stake in the outcome and the object is to win. Elections and political processes are games, but political processes shouldn't involve the secrecy and surprises that come when people work against each other. The political process, especially at the University level should be a different kind of game where the players work together towards a common good. The presidential election is over for now. For better or worse, Dave Bender has won. We have a new president and perhaps a new game. As the dust clears there will be time for everyone to reflect. This period of reflection, like a lull before the storm should be a time of preparation. It is the time to think and plan. This plan should be based on the time to prepare for any move. Before the election there were a platform that was a plan for a better game. But instead of this election. Of course, many students (30 if even 10 percent of those voters became involved) to make some valuable steps toward doing something politically and socially in that "great big world out there." At the same time they'll be raising that "abominable" level of consciousness of students here, (which would be quite an achieve­ment in itself). This University is a storehouse of information, knowledge, and learning. So why don't we take advantage of it? Why don't we use it?

My message to Dave is this; at Notre Dame, students have to become more active in the organization towards social reform. The thing is to organize student government, involvement workshop given by NETWORK two weeks ago was a big step. There are people here who want to work towards social reform. Notre Dame is a big name university. What we do here, if publicized correctly, could cause a splash on the national level. The nay-sayers say we can't change the world. O.K., fine, but knowing that we can't change the world shouldn't stop us from seeing how much we can change. We have the information we need, or we can get it. The people willing to work (quite and important resource), we have. The spark, the main volunteer. Valerie Hardy volunteered by running on her platform and again when I asked permission to volunteer (her), we have. What we don't have is a structure within which we can work to organize our show and get the support that I hope that Dave Bender and Tom Sotula will use this beginning time of excitement towards social reform. The time we take advantage of it? Why don't we use it?

My message to Dave is this; at Notre Dame, students have to become more active in the organization towards social reform. The thing is to organize student government, involvement workshop given by NETWORK two weeks ago was a big step. There are people here who want to work towards social reform. Notre Dame is a big name university. What we do here, if publicized correctly, could cause a splash on the national level. The nay-sayers say we can't change the world. O.K., fine, but knowing that we can't change the world shouldn't stop us from seeing how much we can change. We have the information we need, or we can get it. The people willing to work (quite and important resource), we have. The spark, the main volunteer. Valerie Hardy volunteered by running on her platform and again when I asked permission to volunteer (her), we have. What we don't have is a structure within which we can work to organize our show and get the support that I hope that Dave Bender and Tom Sotula will use this beginning time of excitement towards social reform. The time we take advantage of it? Why don't we use it?

My message to Dave is this; at Notre Dame, students have to become more active in the organization towards social reform. The thing is to organize student government, involvement workshop given by NETWORK two weeks ago was a big step. There are people here who want to work towards social reform. Notre Dame is a big name university. What we do here, if publicized correctly, could cause a splash on the national level. The nay-sayers say we can't change the world. O.K., fine, but knowing that we can't change the world shouldn't stop us from seeing how much we can change. We have the information we need, or we can get it. The people willing to work (quite and important resource), we have. The spark, the main volunteer. Valerie Hardy volunteered by running on her platform and again when I asked permission to volunteer (her), we have. What we don't have is a structure within which we can work to organize our show and get the support that I hope that Dave Bender and Tom Sotula will use this beginning time of excitement towards social reform. The time we take advantage of it? Why don't we use it?

My message to Dave is this; at Notre Dame, students have to become more active in the organization towards social reform. The thing is to organize student government, involvement workshop given by NETWORK two weeks ago was a big step. There are people here who want to work towards social reform. Notre Dame is a big name university. What we do here, if publicized correctly, could cause a splash on the national level. The nay-sayers say we can't change the world. O.K., fine, but knowing that we can't change the world shouldn't stop us from seeing how much we can change. We have the information we need, or we can get it. The people willing to work (quite and important resource), we have. The spark, the main volunteer. Valerie Hardy volunteered by running on her platform and again when I asked permission to volunteer (her), we have. What we don't have is a structure within which we can work to organize our show and get the support that I hope that Dave Bender and Tom Sotula will use this beginning time of excitement towards social reform. The time we take advantage of it? Why don't we use it?
Cheerleading guidelines established

by Maureen Sajbel
Staff Reporter

The proposed tryout regulations for the 1977-78 Notre Dame cheerleading squad have been released and are available to prospective cheerleaders in the LaFortune Student Activities Office.

The proposals define the tryout procedures, requirements, restrictions and quotas. They are written in order to clearly explain the procedures to students from both St. Mary's and Notre Dame who wish to try out for cheerleading for the 1977-78 academic year.

The regulations at this time are tentative, but will be finalized on Friday unless there are strong objections to the stated policies. The proposed regulations were written by Hank Carrico and Becky Bracken, co-captains for the 1976-77 year, and John Reid, assistant director of Student Activities.

"They are just to give people an idea of what to expect," Bracken stated. "It's very tentative and is to be taken as a set of guidelines. We thought they were fair.

Several changes have been made in the regulations concerning the size and selection of the squad. The number of cheerleaders will be cut from 15 to 13. This number includes 6 male cheerleaders, 6 female cheerleaders, and one leprechaun. The reduction in size is a financial consideration. "The extra two people would cost another $2000," explained Sue Olin, co-captain for 1977-78.

Because of unforeseen problems, last year's tryouts did not follow the stated regulations for judging. To eliminate these problems and the possibility of bias, a second change in the regulations was made to state that the drum major and 10 other tryout sessions must be from outside the ND-SMC community. The 1977-78 squad co-captain, Pat Bergin, said that he hoped to get cheerleaders from Indiana State University and Purdue to judge. The reason for the outside judges is to be as fair as possible to all prospective members of the squad, and "to get a fair evaluation of the candidates, and safety regulations.

The only quota specified requires at least one female from each school be among the six women cheerleaders. Students who want to try for a cheerleading position are strongly encouraged to pick up a list of the regulations before Friday. The regulations and tentative sign-up lists may be found in the Student Activities office on first floor of LaFortune, or by contacting Reid.

"The sign-up is not a commitment, just an indication of intention," Reid stated. "We'd like to get an idea before break of the number trying out. We also invite comments on the regulations. Reid emphasized that the list of regulations was only the first draft and was open for changes.

The co-captains for the 1977-78 year are Bat Bergin and Sue Olin. The remaining 11 members of the squad will be selected sometime during the week of March 28. The exact dates will be announced when the number of people wishing to try out is known. The present cheerleaders and leprechaun, with the exception of Bergin and Olin, must go through the selection process again. An orientation meeting for everyone interested has been set 7:30 p.m. on March 24 in the LaFortune ballroom.

"No previous cheerleading experience is required, but it would be helpful," Bracken said. "It helped, and enthusiasm plays an important role.

Summer engineering project open to high school students

Eligible high school students will have an unusual opportunity this summer to work on an important urban problem with research engineers.

Twenty students will be chosen to collaborate with the effects of sewer and storm water discharges into rivers during a six-week project called "A Comprehensive engineering at Notre Dame."

In a project combining group study and individual research, participants will learn how engineers approach water pollution control problems. According to project director, Dr. Lloyd H. Ketchum, the fact that the result of their investigation could be useful to the South Bend community "should add an incentive to the project for the students."

There is no tuition for the program, which is supported by the Student Science Training Program of the National Science Foundation and conducted by the University of Notre Dame Department of Civil Engineering. Applicants must be entering their senior year as the student, who had thought they were fair.

The student's behavior "was highly undesirable" they were not "intentionally or overtly loud or inconsiderate while in the presence of police."

The student denied that although the student's actions were "highly undesirable" they were not on certain "suspension of punishment was considered in the case but the penalty was not applied in this case. The board decided that although the student's actions were "highly undesirable," they were not "intentionally or overtly loud or inconsiderate while in the presence of police."

The student denied that although the student's actions were "highly undesirable," they were not "intentionally or overtly loud or inconsiderate while in the presence of police." The suspension of suspension was considered in the case but the penalty was not applied in this case.

The student denied that although the student's actions were "highly undesirable," they were not "intentionally or overtly loud or inconsiderate while in the presence of police." The suspension of suspension was considered in the case but the penalty was not applied in this case.
Banks conform to redlining bill in South Bend-Mishawaka area

(continued from page 1)

sneaked, "people won't be going to a bank. The few who are not satisfied are the ones who are going to make all the noise. You get all the notice, and that can lead to adverse publicity."

In this reporter's recent survey of seven lending institutions in downtown South Bend, the majority were courteous and cooperative when asked to produce the mortgage disclosure statement for inspection. Several loan officers inquired at the reporter's purpose and one demanded, "How long do you want to see it?" According to federal regulations, banks with savings institutions must furnish a copy of the statement if requested by mail. They are allowed to impose a "reasonable charge" for reproducing the data. If the request is made in person, copied or made by phone, the banks may claim the charge as a business expense. The American National Bank and Trust Co., however, charged a $10 fee for the disclosure, saying that it was against the law to make copies of the disclosures. Of the seven, only the Industrial Savings and Loan Association failed to identify their statement as a business expense. The few who are not satisfied are the ones who are going to make all the noise. You get all the notice, and that can lead to adverse publicity."

The Home Mortgage Disclosure Act of 1975 will be a significant aid in detecting redlining, is not certain. "The banks are pretty much out of it," said Tom Mechen, head loan officer at the St. Joseph Mortgage Co. "They're trying to unload their mortgage portfolios, not fill them up." Mechen noted that there is enough money available now that the banks need not bother with costly conventional mortgage loans, adding, "You'd think S&L's are taking over the market."

"The biggest culprits across the country have been the mortgage brokers," asserted Dennis, "with savings institutions to back them up." The government expressly for the purpose of monitoring the now-scarce home loans at low interest rates.

Amtrak announces new excursion discounts

Amtrak has announced savings of as much as 25 percent with new 30-day, roundtrip coach excursion fares on its Chicago-New York train, the "Lake Shore Limited," from March 15 through May 31.


The economy roundtrip fares will be available for long distance travel in coaches and sleeper berths between many cities on the routes of both these trains. The excursion discount will apply only to the basic excursion fare. It will not apply to the additional accommodation charge used to figure the fare for single or double sleeper berths.

The excursion fare tickets are good for 30 days in addition to the date of the last case of reserved space and for 30 days in addition to the date of the last case of unsold space. Also, the excursion fare tickets will not be available for travel starting on March 31, April 1, and in the period between April 7 and April 11, as these are traditionally peak travel days.

Dean's list from to be recognized

Freshmen who made the dean's home for fall semester will receive an individual recognition at a convocation tonight at 7:30 p.m. in the Center for Continuing Education auditorium. Dr. Theodore Hes- sman, University president, will be the main speaker. A reception will follow in the dining area.

Singing in the Rain

Starring Gene Kelly

Tues. & Wed. March 8 & 9

7:30 and 10:00 pm

Engineering Auditorium

Admission $7

Tri-Cities house for rent

Three bedroom house for rent at Austin Hospital and Memorial hospital. Reasonable for married student. Agent or neighborhood.

Deposit Required

One hour and one six bedroom house near campus for rent. Start of school, very nice, low rent. Please call 287-7389.

Rental house for summer. Rent is very low. Roommates to share. Call 287-7389.

Furnished 3 bedroom house, walk to campus, renting to students this summer. Call 314-4584 after

All the comforts of home. Summer furnished. Call 293-8475.

Need ride to Las Vegas for spring break. Call 287-8475.

Need ride to Grove Bay area on March 31. Happy to share expenses. Call 287-6435 or 316-713.

Wanted to ride to Las Vegas during spring break. Call 287-8475.

WANTED.

Ride wanted to NYC. westchester Wkends. From 4-7 p.m. Call 287-8475.

Wanted ride to St. Louis for spring break. Call 287-8475.

Wanted ride to Brown County, Ind. for spring break. Call 287-8475.

In this reporter's recent survey of seven lending institutions in downtown South Bend, the majority were courteous and cooperative when asked to produce the mortgage disclosure statement for inspection. Several loan officers inquired at the reporter's purpose and one demanded, "How long do you want to see it?" According to federal regulations, banks with savings institutions must furnish a copy of the statement if requested by mail. They are allowed to impose a "reasonable charge" for reproducing the data. If the request is made in person, copied or made by phone, the banks may claim the charge as a business expense. The American National Bank and Trust Co., however, charged a $10 fee for the disclosure, saying that it was against the law to make copies of the disclosures. Of the seven, only the Industrial Savings and Loan Association failed to identify their statement as a business expense. The few who are not satisfied are the ones who are going to make all the noise. You get all the notice, and that can lead to adverse publicity."

The Home Mortgage Disclosure Act of 1975 will be a significant aid in detecting redlining, is not certain. "The banks are pretty much out of it," said Tom Mechen, head loan officer at the St. Joseph Mortgage Co. "They're trying to unload their mortgage portfolios, not fill them up." Mechen noted that there is enough money available now that the banks need not bother with costly conventional mortgage loans, adding, "You'd think S&L's are taking over the market."

"The biggest culprits across the country have been the mortgage brokers," asserted Dennis, "with savings institutions to back them up." The government expressly for the purpose of monitoring the now-scarce home loans at low interest rates.

Loan Board-Board which regulates the S&L's has been another target in the redlining conflict. "The banks are pretty much out of it," said Tom Mechen, head loan officer at the St. Joseph Mortgage Co. "They're trying to unload their mortgage portfolios, not fill them up." Mechen noted that there is enough money available now that the banks need not bother with costly conventional mortgage loans, adding, "You'd think S&L's are taking over the market."

"The biggest culprits across the country have been the mortgage brokers," asserted Dennis, "with savings institutions to back them up." The government expressly for the purpose of monitoring the now-scarce home loans at low interest rates.

need posters in a hurry?

Contact: insty-prints

The wise of the printing biz!

$10.00

101 - 117 posters

Only $1.00

203 N. Main

699-3677

Special 10% Discount

On All Merchandise To Notre Dame

& Saint Mary's Students.

Tuesday, March 8, 1977

the observer
The move started the Irish on a six-point streak that gave them a lead they never gave up. Williams and Rich Branning taking advantage of the spread to drive for easy layups or passing off easy scores, the Irish managed to hold on the rest of the way for the victory. The score was tied five times in the first five minutes of the contest. With the game deadlocked at ten, Notre Dame took off on a 12-2 streak to stake themselves to a 22-12 advantage halfway through the opening period. However, DePaul refused to fold. The Blue Demons used a streak of their own close to it, within four, out-scoring the Irish 8-2. After trading baskets the next four times down the floor, the Demons managed to get back to back hoops to take a 24-33 lead with 1:41 to play.

A Rich Branning jumper gave the lead back to the Irish. 35-34, a fast break basket by Bill Paters and a Buck Williams bank shot, sandwiched around a DePaul hoop, gave Notre Dame a 39-36 halftime edge.

Balance was the word in the opening half. Notre Dame placed several men in scoring positions, including Williams ten points, in the scoring column. DePaul was held to 12 points by their opponents' defense. The balance displayed by both clubs would aid in the assist column. The Irish collect 11, the Demons seven.

Frustrated by the Irish outscored, outrebounded and outshot DePaul (from both the field and free throw line), they also committed more turnovers (11 to five). "I thought that we were over-anxious in the first half," Phelps commented. "That's why we had all of the turnovers."

The windows will be open in Philadelphia, will go on sale for the first round of the Eastern ACC. The tickets will be sold at the ticket window on the second floor of the ACC, located at College Park, Maryland. The price of the tickets are six dollars and includes admission to both the Notre Dame Hofstra game and the Princeton Kentucky game.

Each student of Notre Dame can purchase only one ticket and must present his or her ID. Tickets will be mailed out one ticket per person with his or her ID. Ticket windows will be open from 9 a.m. until 12 noon and from 1 p.m. to 5 p.m.

Notre Dame travels to Philadelphia this Saturday to meet Hofstra in the first round of the NCAA Tournament.

Coach Joe Piane refused to let the loss get his spirits down. "We're quite disappointed at our performance here to date, but we have a lot of people that beat us last year. With our varsity status, we were really played out to go up there."

"I thought that we were over-anxious in the first half," Phelps commented. "That's why we had all of the turnovers."