

Water shortage not solved by Monday's showers

By JOHN CONWAY
City Editor

Let it rain. Let it rain. Let it rain. That thought was going through the minds of many students, local residents and water utility officials Monday as a band of thunderstorms provided some temporary relief from the record heat wave that has plagued Chapel Hill since July. But the rain that moved into Chapel Hill Monday afternoon was not significant enough to alleviate the current water shortage, said Everett Billingsley, director of Orange Water and Sewer Authority. OWASA officials reported that only 0.35 inches of rain had fallen in Chapel Hill as of 7:30 p.m. Monday. "We're thankful for anything we can get," Billingsley said. "But this probably isn't enough to give the lawn a good wetting." Billingsley said that Monday's rainfall would not change the lake level substantially. He said the area would have to re-

ceive a long and steady rain before the lake level rises significantly.

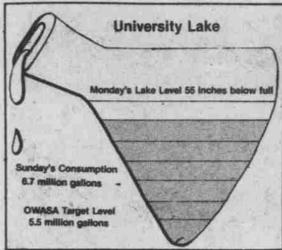
University Lake, the main source of water for Chapel Hill and Carrboro, was 55 inches below full Monday morning. The home football game and the influx of visitors and alumni contributed to unusually high water consumption this weekend, said Pat Davis, systems management specialist for OWASA.

OWASA officials Saturday recorded demand at 8.3 million gallons, 2.8 million gallons above the usage level set by utility officials. Sunday's consumption was 6.5 million gallons.

Davis said that OWASA wants customers to reduce water consumption immediately by 25 percent.

Mandatory water restrictions were imposed Sept. 6 when the lake level fell 48 inches below full.

Monday's rainfall was caused by a cold front passing through the state that tri-



gered showers and thunderstorms, some with strong winds and heavy downpours. Temperatures plummeted from the upper 90s Monday afternoon to the lower 70s by night.

The storm caused power outages for about 1,300 Duke Power co. customers. Ted Wilkinson, superintendent of engineering, construction and operation for the Chapel Hill district, said power was restored without 50 minutes of the outage.

The National Weather Service in Raleigh calls for cooler temperatures and the chance of rain showers today, with cooler temperatures also expected later this week.

Plenty to choose from Local banks differ in types of services

By MELANIE WELLS
Staff Writer

Chapel Hill is the place where most UNC students begin banking on their own. And initially, many banks in the area may seem to be the same. Each, however, offers a variety of services with different requirements and benefits.

Although none have any special student rates, local banks offer some package plans that have particular appeal to students. Meeting minimum balance requirements at some banks gives customers a chance to have service-free checking. This balance varies from \$200 to \$600. Three of the seven banks in the area also offer interest checking.

First Union National Bank, Central Carolina Bank and Trust Co., Wachovia Bank and Trust Co. and NCNB National Bank have convenient 24-hour bank tellers on the UNC campus.

First Citizens Bank and Trust requires a \$50 deposit to open a checking account, but a \$400 minimum balance is required for free checking services. As with most other banks, customers must pay a flat monthly maintenance fee of \$2 plus 20 cents per check if they are not eligible for service-free checking.

"The biggest difference in banks is in how services are rendered," said Brad Bradford, assistant vice president of Northwestern Bank. Northwestern requires a \$300 minimum balance in order to avoid a checking service charge. A \$50 minimum is required for a savings account.

John Moore, branch manager of First Union National Bank, said that lots of students have opened an advantage account. Through this plan, free checking is possible by keeping a \$300 minimum balance in a savings account. With the advantage account, customers may also get traveler's checks at no charge.

Regular service-free checking requires a \$400 balance or an average of \$750. There is no charge for use of the bank machine.

According to customer service representative Susan Stroud, Central Carolina Bank and Trust Co. has five automatic tellers in Chapel Hill. Bank cards are no charge. A minimum of \$300 in either a checking or a savings account is required for free checking at CCB.

The Village Bank, a local community bank, offers free checking at the lowest minimum balance — \$200. No minimum is required in a regular savings account. Both the checking and the savings accounts are linked, and with the interest checking account, customers may earn 5/4 percent interest in their checking account.

At NCNB National Bank, \$100 is needed to start a checking account, but a \$500 minimum balance is required if the customer wants free checking. A savings account requires a \$300 minimum.

There will be a price increase in October, however. Service-free checking will then require a \$600 minimum or \$1,000 average in the checking account, or a \$500 minimum in savings. A \$5 initial fee for a bank card is required because of the plus system which would make it possible for the customer to use NCNB affiliate teller machines outside of North Carolina.

The Deluxe Account requires a \$2,500 average in savings or a \$10,000 money market certificate. With this account, a customer would get free checking, 5/4 percent interest on checking, a safety deposit box, free traveler's checks and check orders. A yearly charge of \$10 instead of the usual \$18 would be made for Visa and MasterCard use.

Bill Rogerson, retail banking officer of Wachovia Bank and Trust Co., said their Freeway Account is the one most popular with students. This allows free checking if they maintain a \$400 minimum in checking, or a \$300 minimum in savings.

For interest checking, a daily minimum of \$500 is needed or a \$2,000 monthly minimum.

Trial of Nazis continues

Tapes used to show conspiracy

The Associated Press

ASHEVILLE — Prosecutors in the third trial of six American Nazis accused of conspiring to bomb parts of Greensboro three years ago played tapes for a new jury Monday in which defendants discuss making explosives and "leveling Greensboro."

"We're not a bunch of children out there playing games, we're for real," defendant Frank Lee Braswell said on one tape. "Let's go out here and play a game of ball with the commies and see who wins. I want to see them splattered all over the damn area."

The conversation, recorded Oct. 1, 1980, was between a federal agent posing as a mercenary and four of the defendants.

Braswell in the taped conversation told Michael Sweat, an agent with the Federal Bureau of Alcohol, Tobacco and Firearms, that if a Superior Court

jury in Greensboro convicted six Nazis and Ku Klux Klansmen of killing five communists, the Nazis would retaliate.

The first trial of the six in July 1981, ended in a mistrial when jurors could not agree on a verdict.

The six defendants were then convicted in September 1981 of one count of conspiracy. The 4th U.S. Circuit Court of Appeals overturned the conviction in April because the defendants didn't get a free transcript of the earlier trial.

The defendants are Raeford Caudle of Winston-Salem; Braswell and his wife, Patsy Keeter Braswell, both of Penland; Joseph Gorrell Pierce and his brother, Roger Allen Pierce, both of Walnut Cove; and James C. Talbert, also of Walnut Cove.

Caudle, Braswell and Joseph Pierce were sentenced to five years in prison and fined \$10,000 each. The three remained free pending appeal. Mrs.

Braswell, Roger Pierce and Talbert were given suspended sentences.

The six were convicted of conspiring to blow up a fuel storage tank farm, a chemical company and a shopping mall in Greensboro, if six Ku Klux Klansmen and Nazis were convicted of killing five communists at an anti-Klan rally in 1979. The six Klansmen and Nazis were acquitted.

Attorneys and defendants representing themselves in the current trial federal court questioned about two dozen prospective jurors before agreeing on a panel of eight men and four women. The jury was empaneled shortly before 1 p.m. Monday.

All the defendants except Caudle are representing themselves.

In opening arguments Monday, Braswell called the government's case "a paper case made up of tapes and paper." He also accused Sweat, who was investigating him for possible firearms violations, of trying to entrap him.

Bank networks expanding across nation

By KYLE MARSHALL
Staff Writer

Taking money out of your checking or savings account — even if you're far from home — is becoming easier, thanks to national and regional networks of automated teller machines.

Financial institutions across North Carolina are joining the ATM networks. The 24-hour ATMs have long been available for many of the state's larger banks, but the "network" concept is a new twist.

Networks allow bank customers to make cash withdrawals or account inquiries at branches of other banks across the nation. All customers have to do is use the bank card and security codes issued to them.

NCNB National Bank entered the nationwide Plus System network July 14. NCNB and Wilson-based Branch Banking & Trust Co. are among more than 900 banks in 47 states in the Plus System. Since joining the network, NCNB has promoted Plus System in a series of television and newspaper ads featuring former UNC bas-

ketball star James Worthy. BB&T is expected to have Plus System late this year.

Another network, Relay, is a regional system of ATMs made up of financial institutions in the Carolinas and Virginia. Not yet operational for N.C. banks and savings and loans, the system will include by early 1984 four banks with Chapel Hill branches — Wachovia Bank & Trust Co., First Union National Bank, First Citizens Bank & Trust Co. and Northwestern Bank.

In addition to Relay, Wachovia customers will have access to the Cirrus System — a national network — beginning in December.

And the Village Bank, based in Chapel Hill, is one of five institutions in the Carolinas and Virginia participating in the Bankaround network, said assistant vice president Sharon Scott.

"We're working on eliminating that network and joining a larger one," Scott said. "We should be a part of a new network in about a year."

Banks involved in a network will inform customers of the services and where they

can use their cards. Relay banks will issue new cards, but customers of Plus System banks can use their existing cards, including Visa and MasterCard, in ATMs throughout the system.

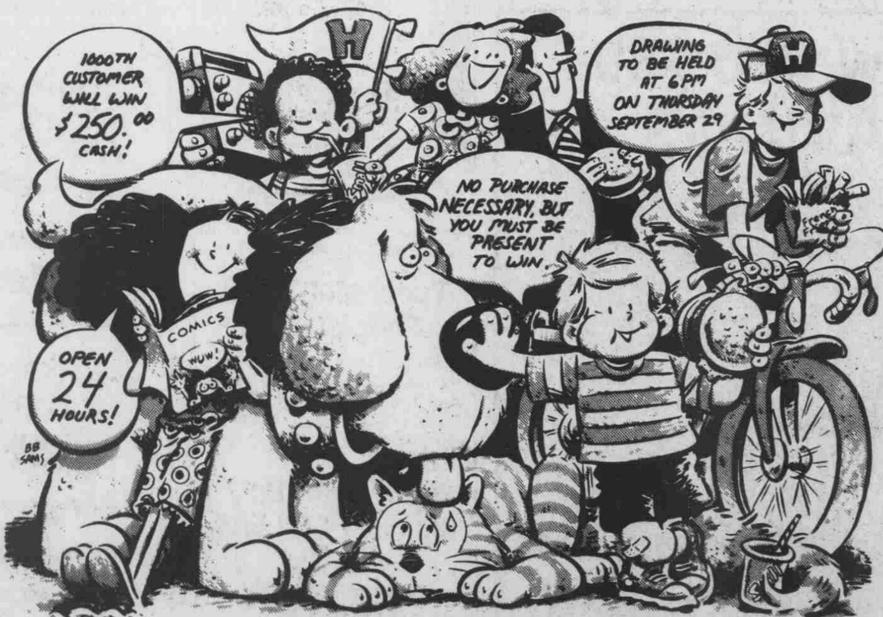
The only catch with the bank cards is that customers probably will have to pay annual fees to use them. NCNB charges \$18 for Visa and MasterCard, which can be used in ATMs, while other banks have not decided on fees.

The emergence of ATM networks is seen as a way for banks to expand across state lines as much as possible, though no deposits can be made through out-of-state teller machines because of federal regulations. But to the president of the company that founded Relay, the main benefit is for bank customers.

"Relay and other networks are here to provide additional services to customers," said Aaron Register, president of Raleigh-based Mid Atlantic Exchange. "The banks benefit by expanding their operations, but customers gain the most by being able to make withdrawals in a number of different areas."

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Register as often as you like up to one hour prior to the drawing. There's no purchase necessary but you must be present to win during the drawing, Thursday, September 29, 1983 at 6PM. Don't miss the fun! Come by the new 24 hour Hardee's Restaurant at 213 West Franklin Street in Chapel Hill, NC for the Best Eatin' and a chance to win some big bucks!