

Students main writers of bad checks

By BRIAN LONG
Staff Writer

Did you forget to write down that last check to Domino's during your last late-night eating binge? How about the one to Student Stores for that \$10.00 (or was it \$10.95?) umbrella you picked up during the last rainstorm?

You're not alone; bad checks are bouncing all over Chapel Hill. But the epidemic isn't as bad as most people would think.

"I would say about 95 percent (of checks returned to the UNC Student Stores) are from students," said Bill Scarborough, comptroller for the Student Stores. The number of returned checks at the stores is a small percentage of the student population though, he added.

"It's the same (students) over and over usually," said Sam Barnard, university cashier. "It's a habit like smoking or drugs."

Barnard said the University Cashier's office receives around 320,000 to 350,000 checks in an academic year — 1,500 of which are bad.

David Harris, vice president of the Franklin Street branch of North Carolina National Bank, estimates there are more returned checks on accounts held by students than on non-student accounts.

"I don't think we have a worse problem here (in Chapel Hill) than in any other town with a large number of students," he added. "Few students don't bounce at least one check by accident in four years at UNC."

Scarborough said when a bank returns a student's check to Student Stores, a redeposit is made. This gives the student another opportunity to make the check good. If the check is returned a second time, Student Stores forwards it to the University Cashier for posting on the student's account. A \$10.00 service charge is added if the student does not make arrangements to pay.

"If the University Cashier doesn't collect (the money), they send the check back to us," Scarborough said. "We put the student on our bad check list. That student will not be able to write or cash a check in the Student Stores."

In 1985, the Student Stores received 856 bad checks from students, totalling \$135,000. After the checks were redeposited, only \$29,000 (.3 percent of all checks received) remained unpaid.

Scarborough said the University Cashier's office collected most of the \$29,000, leaving the Student Stores with a final debt of \$5,900.

Scarborough estimated the number of checks received by the store last year to be about 260,000. In addition to checks written to Student Stores, the check-cashing booth located in the store cashes about 120,000 checks a year.

Barnard said his office writes a letter to the student who wrote the bad check, encouraging him to pay the money owed. If the student does not pay, the Cashier's office withholds the student's grades and prohibits him from registering for the next semester.

Barnard said the University Cashier's office will only accept cash from a student if he writes two bad checks to the university.

Connie Dean, head cashier at the UNC Traffic Office, said she does not have to worry about returned checks for traffic tickets because "most students charge the tickets to their student accounts anyway. We (UNC Traffic) get reimbursed by the university cashier's office."

Bill Dux, food service director for Marriott Corp., said his office has just received its first report of returned checks from Marriott's accounting office in Buffalo, N.Y., and is still working on a policy for



returned checks. He did say that the dining service's policy will involve an automatic closing of student accounts paid for with bad checks.

Harris said there are two reasons students usually "bounce" checks.

Either they simply don't have the money to cover all their expenses at one time, or they aren't familiar enough with checking accounts to keep track of them very well.

Harris added that he arrived at this

conclusion because of the number of "casual checks" — those for small amounts of money — that students bounce. "A student may write a bad check to Pizza Hut, for instance," he said.

Undergrad library leases laser-disc catalog system

By JEAN LUTES
Assistant University Editor

Thousands of librarians and researchers may be going near-sighted for no reason — all that rummaging through the Reader's Guide to Periodical Literature and searching through card catalogs is quickly becoming obsolete.

The Undergraduate Library has leased a \$1,600 laser-disc computer index that allows students to type in subject headings and get listings of recent magazine articles relating to those headings.

"We'll have it on an experimental basis for at least a year," said Gary Momenec, reference librarian.

The four terminals in the system are hooked up to a data base, which has titles of articles from 900 to 1,000 periodicals, he said. The data base is on a laser disc player, and the library receives an updated disc each month, he said.

About one-third of the accessible titles are from general interest magazines, like "Time" or "People," and two-thirds are from business journals, Momenec said.

"I'm just learning but I think it's pretty neat," said sophomore David Diamond of Canton, Ohio. "I was just going through it to see something to catch my eye — so I can use it later on."

After getting a list of related articles, students can make a print-out of the list. "You don't have to sit here and write it all down," Diamond said.

After the list is obtained, the related articles can be looked up in the reference section of the library, Momenec said. Students can get lists of sub-divisions within a large subject or use cross-references to find a variety of information, he said.

"I've only used it a couple times, playing around and looking up topics that interest me," said junior Michael Klein of Kill Devil Hills. "It's so easy — it's quicker than the Reader's Guide and you don't have to walk around as much."

The system does have limitations, Momenec said. "It covers only three years, just back to January 1982," he said. Students who need less recent information would have to use the conventional Reader's Guide system, he said.

Both Davis Library and the Undergraduate library have on-line card catalog computer systems that students can use instead of the card catalog.

"The whole idea is to not need card catalogs any more," Momenec said. "Eventually the card catalog will be closed and no more new cards will be added."

Joe Hewitt, associate university librarian for technical services, said spring 1988 was the earliest the card catalogs could be closed.

"Closing basically means that we will not add any more cards, and we'll also be pulling some cards," he said.

When the card catalogs are closed, they'll have to be compacted to make room for more computer terminals, Hewitt said.

"It'll be a big advantage," he said. When microcomputers are installed in all of the dormitories, students will be able to search the catalog without going to the library, he said.

Students, faculty and staff with questions about personal computers can contact the Microcomputing User Services, which moved from the back of the Student Stores to the Undergraduate Library in August.

CAA to sponsor safari trip to Kenya

By JUSTIN MCGUIRE
Staff Writer

A wildlife safari to Kenya in February is one of 12 tours the Carolina Alumni Association is sponsoring for its members in 1987.

The Alumni Association has been sponsoring package tours since 1971, according to Ruth Boyce, director of records for the Carolina Alumni Association. Kenya's 16-day tour will be the first to Africa since 1977, Boyce said. The \$2,950 price includes hotel accommodations, ground transportation, airfare and chauffeured safari-bus tours. Stops in Nairobi, Mt. Kilimanjaro, and the Serengeti plains highlight the tour.

Among the tours planned for January 1987 is a seven-night cruise of the Grenadines islands and the

Orinoco River in Latin America. Closer to home will be a voyage to New England and Canada that will include stops in Montreal and Quebec. In October and November the alumni association will sponsor a trip to the Orient, with visits to Seoul, Singapore, Bangkok and Hong Kong. Trips to Australia, the Mississippi River, Spain, Northern Europe, the Canadian Rockies, Alaska and the Soviet Union will also be offered this year, Boyce said.

These trips are open to all members of the Carolina Alumni Association, and non-members may also travel with the group for a \$20 surcharge, said Boyce.

Anne Cates, a UNC alumna, said she loved the tour she took of East and West Germany in September

1984. "Governor Moore, who just recently passed away, and his wife were on that trip," she said. "We particularly enjoyed the Passion Play and Munich. It was a great group of people we traveled with, and we had a wonderful time."



Have a change of heart

Eat less saturated fats.

WE'RE FIGHTING FOR YOUR LIFE

American Heart Association

FALL SALE!

Starts Friday, September 12th at 8 am

The Biggest Selection of Fully Lined Suits Anywhere!

Fully Lined Skirtsuits \$49-\$79

- Misses & Petites
- 100% Wool
- Wool Blends
- Poly/Gabardines

A tremendous collection of famous maker labels! All beautifully tailored in solids, checks and tweeds in today's most wanted styles and colors. Values to \$200

The Biggest Selection of Sweaters Anywhere!

Famous Maker Sweaters \$12-\$29

- Oversized Looks
- Jacquards
- Geometrics
- London Looks

Every style... all the latest looks! An incredible selection of fall's most popular styles, colors and patterns you're sure to enjoy all season long! Values to \$60

SPECIAL PURCHASE!

| | | | |
|---|--|--|---|
| DESIGN Oversized Sweaters \$19 Regular to \$64 The latest look! Jacquards with vibrant geometric designs and bold Aztec prints in many sensational colors for fall! | Palmetto's Fleece Active Separates \$9 each Regular to \$24 Perfect weekend wear... oversized sweatshirts, stirrup pants and pull-on skirts in mix 'n match colors! Easy care poly/cotton. | lady Manhattan Silk Look Blouses \$12 Regular to \$29 Soft pastels! Dressy polyester suit blouses with detachable bows or pleated collars & cuffs! Some concealed button fronts. | SUITSME Fully Lined Suits \$59 Regular to \$200 Especially suited for fall... impeccably tailored for you! 100% wool and wool blends in solids, tweeds and stripes. |
|---|--|--|---|

Plus... Here are just a few examples of our everyday savings!

Classic Oxford Shirts \$6 Long Sleeve Turtlenecks \$6 Famous Maker Poly/Gabardine Pants \$8

Hurry in for best selection -- at these low prices merchandise is sure to sell fast!

TEMPO FASHIONS

CHAPEL HILL

• THE VILLAGE PLAZA
225 South Elliott Rd.

RALEIGH

• TOWNRIDGE SQUARE SHOPPING CTR.
6548 Glenwood Ave.

CARY

• CARY VILLAGE SQUARE
673 Western Blvd. Ext.

OPEN: Monday - Saturday 10 am - 9 pm Sunday 1 pm - 6 pm



APPAREL RETAIL CORP.

CLASS RINGS

Men's & Ladies Traditional



Styles in Carolina Blue and a full range of birthstone colors and diamond in 10 and 14 karat gold.

Wentworth & Sloan

Jewelers

167 E. Franklin St.

942-4469