

Don't forget

- Oct. 7.....Last day to drop a course
- Oct. 7.....Last day to declare a course pass/fail
- Oct. 9.....Last day for graduating seniors to apply for a degree application

Pass/fail target grade option discussed

By LYDIAN BERNHARDT
Staff Writer

A Faculty Council advisory committee is considering a proposal that would allow students in pass/fail courses to be rewarded for earning good grades, without penalizing them for low ones.

According to the proposal, students would "target" a grade in each pass/fail course. Those who earn the target grade would receive that grade in the course, while those who do not would receive only a "pass" or "fail."

The Educational Policy Committee, an advisory committee to the council, met Friday to discuss the

pass/fail proposal.

The committee will make a recommendation to the council on whether to implement the proposal, but no deadline for the decision has been made.

"The immediate task of the committee is to discuss the pass/fail proposal and look at target grades," said Miles Fletcher, chairman of the committee and a professor in the history department.

"The pass/fail proposal will be the most important thing on our agenda for some time," Fletcher said, "although it's still in the planning stages."

Milly Barranger, a committee member and chairman of the Department of Dramatic Art, said the committee will have to do much more thinking about the proposal before making any recommendations, especially since new members unfamiliar with the proposal have been added to the committee this semester.

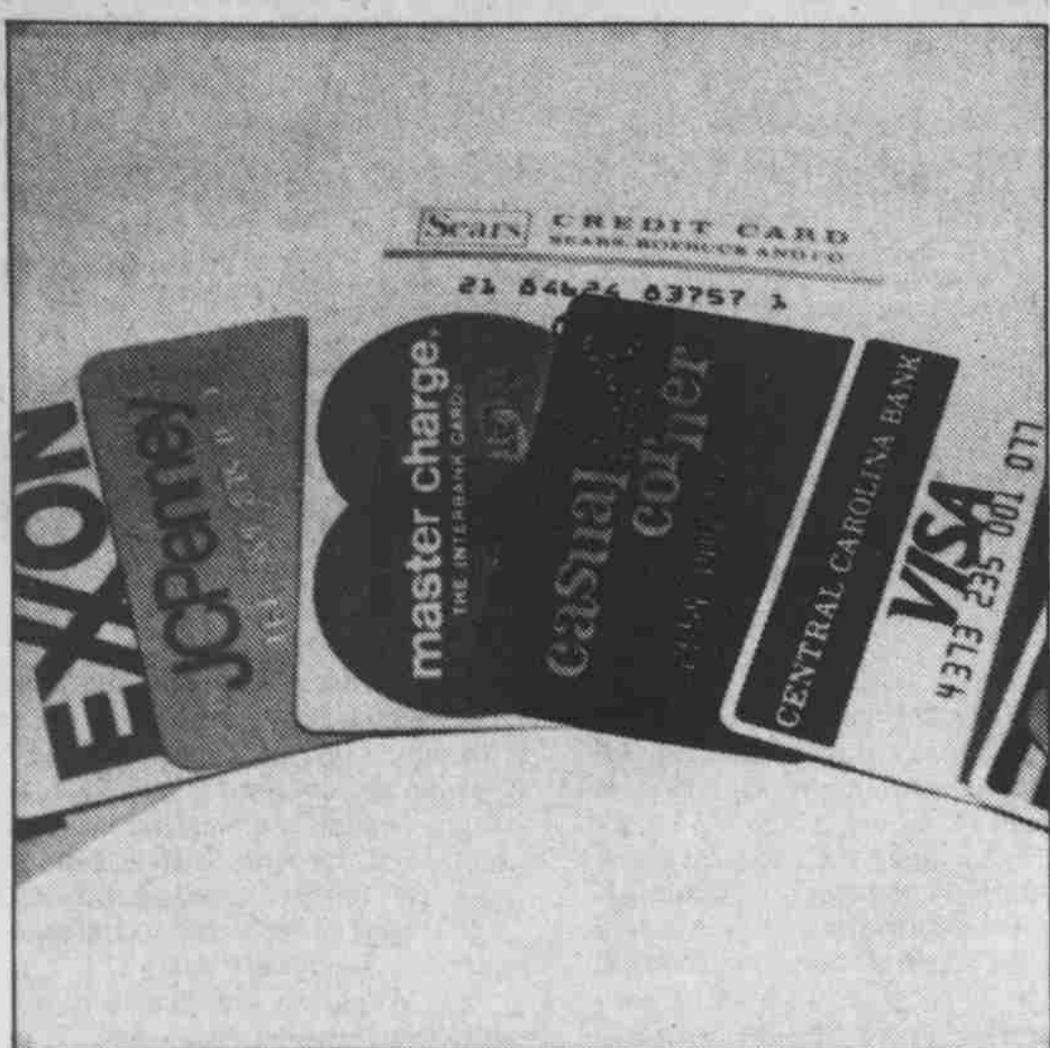
"I don't think the committee is ready to make any recommendation about the pass/fail option, if there is any recommendation to be made," Barranger said. "There will have to be a lot more discussion."

Student Body President Brian Bailey, who has supported the pass/

fail proposal, said he expected the delay in a decision.

"I never expected we could just snap our fingers and implement the proposal," Bailey said. "There's been some faculty opposition. I would rather they take their time than make a hasty decision and defeat the proposal. It's worth the wait to get it to pass."

Bailey said Fletcher approached him with the proposal last semester to ask his opinion, and they discussed it at length. "I think it's a great change," he said. "It gives the undergraduate program a lot of flexibility."



Cards like these allow students to buy now and pay later

Banks urge students to use plastic money

By CLAY THORP
Staff Writer

College students are prime targets for the endless stream of mail from companies pushing credit cards. But as students sift through letter after letter, they ask themselves the same question: "Who are these companies and what do they really want?"

"They are banks, all banks," said Robert Lang, director of research at Bank Credit Card Observer in New Jersey.

Lang said that large banks such as Citibank NA and Chemical Bank target students because they are demographically prime candidates for credit cards.

"Our experience has been very good with the student," said Bill McGuire, a Citibank NA spokesman. "We are a large marketer of credit cards for students and have been for about seven years."

Citibank's normal credit card interest rate for students is 19.8 percent and the annual charge is \$20, McGuire said.

The same rates are also offered at Chemical Bank, based in New York, said Cerise Stepney, customer service representative at the bank.

These cards offer limited credit, and the interest rate is higher than the normal national credit card rate of 17.3 percent. But it provides a good way for the company to build a relationship with the customer at an early age, McGuire said.

Lang said, "Shop around for bargains. You have just as much right for low interest cards as anyone else."

Dorothy Bernholz, attorney for UNC's Student Legal Services, said that students should realize that when they get a credit card and use it responsibly, they can build good credit.

If someone gets in trouble with

credit, credit counseling services can help students learn how to budget money and repay the debt, she said.

Bernholz said she usually gets at least five or six cases of students with bad credit per month. She recommended that students with credit problems go to Consumer Credit Counseling in Raleigh.

Credit cards are convenient and allow students to get a head start on building credit while still in college.

"I like to use my credit card because you get your bill at the end of the month and everything is so organized, whereas if you use cash, you see your money dwindling away," Steve Page, a junior from Wilmington, Del., said. "Plus it's a good way to impress your girlfriend."

But some UNC students do not want to be bothered with sorting through all of the mail.

"(Large banks) try to push (a credit card) on students as a symbol of financial success," said Brock Winslow, a sophomore from Hertford. "A lot of people could get into trouble with it."

Sunjay Shah, a sophomore from Cary, said he thought that the mail offers he received from the large national banks are too tempting. "I think that it makes it too easy for students to lose their credit rating."

When asked about the credit card offers he gets in the mail, Keith Kim, a sophomore from High Point, said, "I think it's a bunch of trash."

The Bank Credit Card Observer offers an \$8 consumer kit containing a list of 25 banks with the lowest interest rates as well as other information, Lang said.

To order a kit, write to: Bank Credit Card Observer, Old Lincoln Highway, Suite 6, Kendall Park, N.J. 08824.

Campus Calendar

Monday

12 p.m. The Institute for Environmental Studies is sponsoring an Environmental Seminar with Dr. Robert Harris speaking on "Incineration of Wastes: Issues and Risks" in 05 Mitchell Hall. Public invited. Women's Forum of the Campus Y is having a "Stop Bork Rally" in

the Pit. Media Board will meet in 226 Union.

4 p.m. The German Department is sponsoring a lecture by Princeton University Professor Theodore Ziolkowski entitled "Religion and Art in German Romanticism." It will be in the Toy Lounge, Dey Hall. Career Planning and Placement Services will have a video presentation sponsored by "Business Week Careers" in 210 Hanes Hall. Career Planning and Placement Services will hold a panel for careers in personnel in 210

7 p.m.

Hanes Hall. Anti-Apartheid Support Group will meet in the Union. Check desk for room.

Senior Class '88 and Marriott Corp. invite you to spend an evening with Carl Fox, Orange County District Attorney, in the North Banquet Room of Lenoir Hall.

1988 Yackety Yack is having an all staff meeting in Union 206. New members welcome.

8 p.m.

UNC Ballroom Dance Club will sponsor free mamba lessons in the Woolen Gym Dance Studio. All welcome to

learn this contemporary Latin dance from the movie "Dirty Danc-STY" will air at Pizza Hut or on Channel 11 Village Cable.

Items of Interest

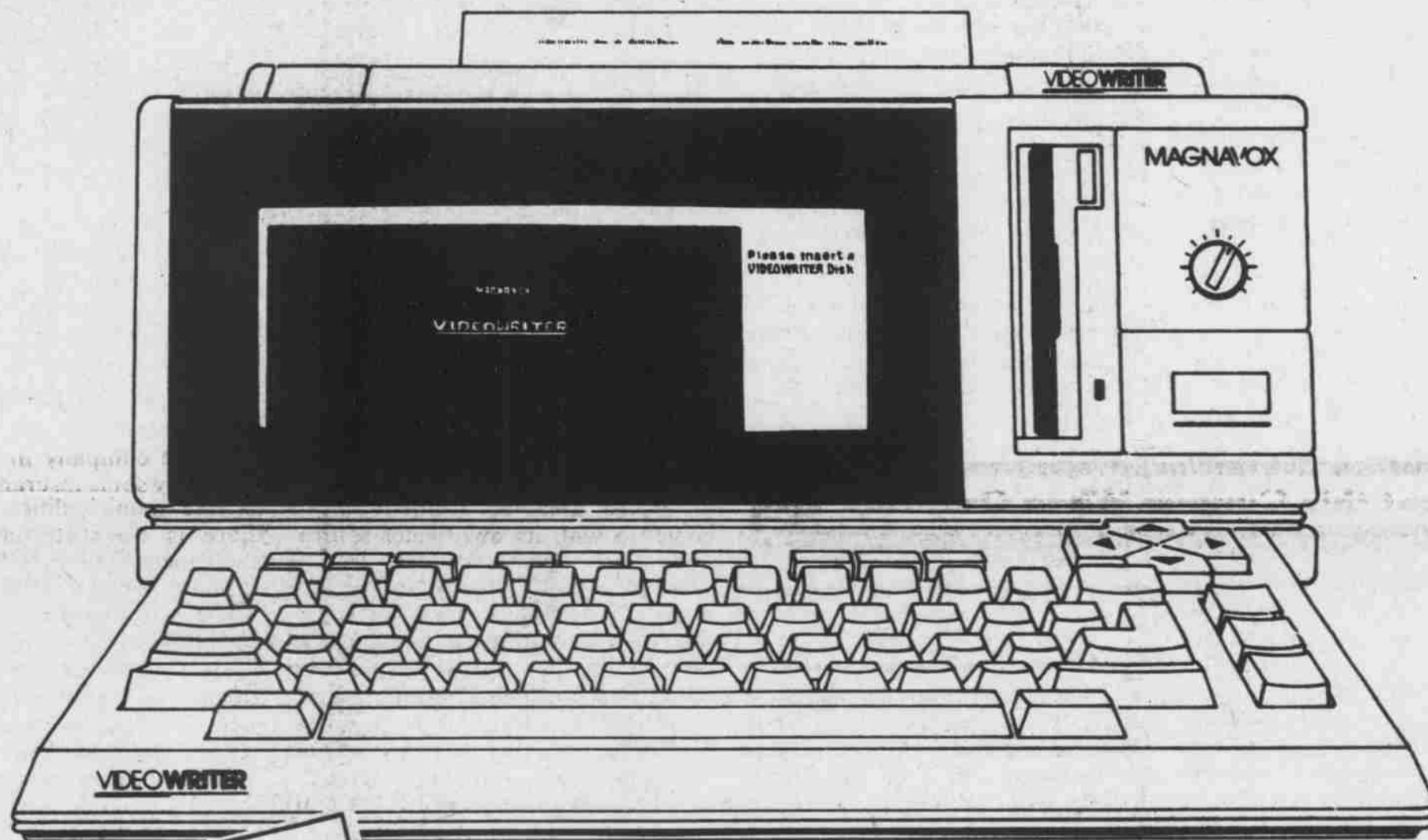
All Campus Calendar announcements are due by NOON on the day before they are to run in the DTH.

Phi Kappa Sigma announces little sister rush. Call Rick at 933-7733 for more details.

UNC Media Board is now accepting applications for secretary and business manager. For info and application call 929-1952.

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Student Stores



Fight

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pieces still littered the area around the damaged candy bar machine. The glass on the front of the machine was gone, and no food was left in the machine.

Clark emphasized that the fight was not connected to Alpha Phi

Alpha, and he called it "an isolated incident."

"The people involved in the fight were not affiliated with our organization or the University," he said. "We've never had problems like this in the past, and we certainly don't plan to have any in the future."

Rally

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Will Nash, a graduate student in the English department, read from "Best Short Stories of Negro Writers" which was banned as "immoral, anti-American and just plain filthy," he said.

And Gudrun Fickes, a Chapel Hill resident, read two poems for Shel Silverstein's book, "Light in the Attic."

Silverstein's book was banned because parents on the Alabama textbook committee felt one of the poems encouraged children to break dishes.

"The Wizard of Oz" by Frank Baum was banned in Tennessee because some witches are portrayed

as good in the book, said Kenneth Reckford, a classics professor. Those who wanted to ban the book complained that "all witches are bad and linked with Satan, as everyone knows," he said.

Patrick Dilger, a journalism graduate student, concluded the hour-long rally with "Bury My Heart at Wounded Knee" by Dee Brown. The book, about American Indians in the second half of the 19th century, was banned in Wild Rose, Wis.

Dilger quoted an administrator from Wild Rose as saying, "If there's a possibility something might be controversial, why not eliminate it?"

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