

# Student credit union is banking on campus support

By BECKY RIDDICK  
Staff Writer

The Carolina Students' Credit Union (CSCU) is off to a profitable start, said the bank's president.

The bank, located in Room 103 of the Student Union, has already shown a profit since it opened on a pilot basis in December, said president Todd Hart, a senior economics major from Dallas, Texas. It has acquired over 30 members this semester.

Hart said that this was an excellent start for the CSCU, but added, "We

certainly want more. The larger membership base we have, the more services (checking accounts, loans, etc.) we can offer."

CSCU has various accounts designed to meet the needs of students, Hart said. There are two classes of accounts — share accounts and share certificates, he said.

Share accounts are very similar to regular savings accounts, Hart said. Share deposits earn 6 percent interest and can be withdrawn at any time.

CSCU gives 6 percent interest for

share accounts, which is higher than the interest rates offered by other banks for savings accounts, Hart said.

Students also can get share certificates, which are similar to Certificates of Deposit (CD's), Hart said. CSCU offers six, nine or 12 month certificates, he said.

CSCU also offers special share accounts, such as the Term Account, which matures over a semester; the Semester Saver Account, which matures three times during the semester; and the Spring Break

Account, which matures in late February just in time for spring break, he said.

Credit Union membership requires a \$100 minimum deposit in a share account, a \$10 membership fee and enrollment in UNC, Hart said.

Student loans will be available in late January, Hart said. The amount of money a student will be able to borrow will range between \$100 and \$2,500, with the longest term for a loan being 24 months, he said.

"We're offering financial products

that other institutions won't offer or that aren't profitable for them to offer," Hart said.

Although CSCU does not offer checking accounts yet, members can bring in their bills and have cashier's checks drawn from their account, he said.

General manager Liem Tran, a senior economics major from Chapel Hill, said that most of the members are financially conscientious, and many of them still have accounts at other banks.

"They're checking us out for now,"

Tran said. "But I suspect that by the end of the semester we'll have their complete support."

Hart said that what really distinguishes CSCU from other banks is that each member is a shareholder. Each member has one vote, regardless of the amount or number of his account, he said.

Each year CSCU will hold a meeting on Feb. 12, and members will vote for open spots on the board of directors, Hart said. Any member is eligible for a seat on the board.

## Tripodi's leaves Franklin Street as owners make franchise plans

By JEANNA BAXTER  
Staff Writer

People wanting to have lunch at Tripodi's Delicatessen, located below Johnny T-Shirt on Franklin Street, will be surprised to find sewing machines instead of deli sandwiches when they walk through the doors.

Tripodi's Franklin Centre location closed in early December, and Johnny T-Shirt expanded its business into the available space.

The reason behind the Franklin Street closing is expansion, said Patti Tripodi, who with her husband, Paul, formed the Tripodi's partnership.

The Tripodis decided they wanted to franchise their business to alleviate the pressure of running a chain of stores by themselves. They consulted a realtor in Raleigh, who found Ron and Judy Wojcik to buy a franchise.

"We sold our first Tripodi's fran-

chise in Cary," Tripodi said. Equipment from the Franklin Street store will be moved to the Cary location, which should open in March, she said.

Because the Tripodis thought they could not manage the University Mall and Franklin Centre stores, and help the Wojciks set up a Cary franchise, they decided to close the Franklin Centre location, she said.

"We are not a corporation," Tripodi said. "We do not have corporate managers to turn the management of one of the stores over to."

"It was a hard decision because we enjoyed the Franklin Street location and its clientele," she said. "If the franchise does as well as expected, Tripodi's may return to Franklin Street sometime in the future."

The Tripodis eventually want to

franchise stores in Research Triangle Park, Raleigh, Durham and Wilmington, she said.

Tripodi said she is not sure whether the closing of the Franklin Street location will affect business at the University Mall store.

The couple has owned and operated the University Mall location for seven years. The Franklin Centre location had been open for four years.

Tripodi's move occurred at an opportune time for Johnny T-Shirt, which had considered expanding, according to Chuck Helpingstine, the store's co-owner.

"Business has been increasing rapidly, especially the silk screening, so we had been hoping to expand," he said.

"We had been looking at warehouse space out at Timberline, but it was very inconvenient," he said. "The opportunity to expand into Tripodi's was much better."

Helpingstine said that the additional space has made the whole system more efficient, as well as creating a better, less crowded work atmosphere.

"We have been able to expand our seamstress section and have also purchased an additional sewing machine," he said. "This will definitely speed up our ability to finish orders, especially the large ones."

## Tepper, Adams up for class offices

By MANDY SPENCE  
Staff Writer

Steve Tepper, a junior international studies major from Winston-Salem, and David Adams, a junior business administration major from Gastonia, have announced their candidacies for senior class president and vice president.

Improving the job search process and thus giving seniors more time to enjoy their last year at UNC is the main issue Tepper and Adams said they plan to focus on in their campaign.

"Our basic goal is to make it easier for seniors to do the things they find most burdensome, such as applying for jobs, making contacts and writing resumes," Tepper said. "By making that process easier we have more time to do the fun things of senior year, like senior blocks and senior nights out."

Tepper and Adams said they have devised three programs to improve the job search process for seniors, including a program called Alumni Outreach.

"Basically we want to develop a comprehensive file that gives seniors alumni contact names to reach in the field or particular company they are interested in," Tepper said.

Seniors could obtain references or resume advice from such alumni, he said.

The two candidates also said



Steve Tepper (left) and David Adams

### Campus Elections

they want to bring more job recruiters to UNC to interview seniors, and expand the Senior Ambassador program.

Once they have facilitated the job search process, Tepper and Adams said they would plan activities for seniors.

"We want to increase block seating, to promote senior class unity and to build up good communication to inform seniors of

activities like bar nights out," Adams said.

They also said they want to create small, relaxed classes for seniors outside their major areas of study.

Tepper has served as co-chairman of Student Job Creation and Cooperative Education, a committee of the student government executive branch. Adams was active in student government in high school. Both candidates have worked closely with University Career Planning and Placement Services.

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## Williams' humor puts life in 'Good Morning Vietnam'

"Good Morning Vietnam" is a hilarious film which showcases the true comical genius of Robin Williams more than any other movie to date.

This Barry Levinson film is the story of military disc jockey Adrian Cronauer's (Williams) tenure in Saigon. In 1965 Cronauer is trans-

ferred to Southeast Asia from Crete to put some life into radio broadcasts and to boost the troops' morale. His first move is to trade in Perry Como and Jim Nabors records for James Brown and the Beach Boys. However, the keys to his show are impersonations, stories, puns, and off-beat humor. On one occasion, he does a

Scott Cowen  
Cinema

munchkin voice and sings, "Follow the Ho Chi Minh trail, follow the Ho Chi Minh Trail."

While in Saigon, he immediately falls for a local, and although he is warned that the difference in culture will be an extreme obstacle, he pursues her. In order to get into her life, he bribes a military teacher to allow him to teach an English class.

Although most of the movie is extremely funny, it gets serious when a local bar is bombed. As usual, the news Cronauer reads is strictly

censored, and he is not permitted to tell of the incident. Needless to say, he disobeys orders and thereby worsens the poor relationship between him and his immediate superiors, one of whom ridiculously wants Cronauer's show to be more like the Keystone Cops.

Throughout the movie Williams is great at making the audience laugh. Much of his comedy is improvisation, and it is doubtful that any other comedian could have made the character of Adrian Cronauer work. Williams instilled great energy in this role, and his performance will remind the viewer of a cleaner version of the HBO special he did a few years back. Williams was terrific and so was "Good Morning Vietnam."

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