4/The Daily Tar Heel/Tuesday, January 26, 1988

# **Read the fine print**

## Be wary when signing sales contracts, experts say

### **By JEANNA BAXTER**

"Caveat emptor" or "let the buyer beware" is often a sad reality for students who sign contracts too readily.

Many smooth-talking, highpressure salespeople prey on the emotions and inexperience of students, said Joseph Bowling, president of the Better Business Bureau (BBB) of Eastern North Carolina Inc.

Students are offered the opportunity to buy china, cookware and other products in small monthly installments by signing a "student application" for open-end credit. Many students do not realize that this application is really a contract that binds them to buying hundreds of dollars worth of merchandise, Bowling said.

Since it is legal in most states for people 18 years and over to sign contracts, parents are unable to assist the student in breaking an unwanted contract. However, according to federal law, all contracts over \$25, if signed away from the seller's place of business, may be canceled within three business days if the vendor is notified, Bowling said.

This provision must be included in a contract, but the salesperson eager to make the sale often neglects to explain the contract's fine print, he

added.

The only other legal redress is if the student can prove that the product received is different from the one ordered, he said. But this is usually difficult to prove.

Dorothy Bernholz, director of UNC's Student Legal Services, said consumer problems are the second largest area of student complaints the service receives.

Students are targeted because of their naivete, Bernholz said. Also, many are accustomed to having their parents make major buying decisions.

The BBB has received numerous complaints for two other promotions.

Bowling said vacation packages advertised at enormous discounts usually are too good to be true. Students are especially vulnerable to this type of fraud because of Spring Break trips, he said.

It is important to know what features are included in the advertised price and whether there are additional charges, he said.

Bowling suggested that students request the BBB's free vacation checklist before signing a contract.

"Unfortunately, you usually get what you pay for," he said.

The BBB and Student Legal Services have been flooded with complaints concerning an exam survival

Bernholz said parents are solicited by mail to send their student a survival kit made up of snacks and other items. These solicitations are mistakenly believed to be from universities.

"These survival kits were not worth the money, and many arrived after exams were over," she said.

According to the BBB, many of these survival kits also advertised a drawing for a \$1,000 scholarship. However, when asked, the solicitors could not produce the name of the recipient.

The BBB and Student Legal Services offer students a number of suggestions when signing contracts and entering business deals. Students are encouraged to:

Read contracts and applications carefully, paying special attention to asterisks and fine print.

Check the solicitor's credentials. Some universities require solicitors to obtain a perinit before selling on campus.

Request printed information on the company.

Question solicitors who discourage you from reading the contract thoroughly and who push you to sign immediately.

Be sure to understand what you are signing before you sign it.

# Vandals give the Bell Tower an unwanted new paint job

#### By JACKIE DOUGLAS Staff Write

Someone painted Chapel Hill red Sunday morning. Literally.

Students who passed the Bell Tower on the way to classes Monday morning couldn't help but notice the splotches of red paint that were splashed on the monument.

Ed Sanders, UNC Physical Plant maintenance superintendent, said, "This is the worst case of vandalism I have seen in the 13 years I have been here."

Sanders said it would cost between \$500 and \$1000 to clean the Bell Tower.

The vandals apparently threw small jars full of red paint at the tower, Sanders said, and were able to splash the paint up high on the monument.

Repairs on the Bell Tower began Monday, Sanders said. Workers used water under high pressure to try to remove the paint without sandblasting the area.

"Sandblasting deteriorates masonry surfaces and distorts its original look," Sanders said.

In the past, vandals have used latex paint, and removing the paint was relatively easy, Sanders said. But this time, the vandals used either an oil-based or solvent-based paint that is very difficult to remove, Sanders said.

The incident occurred around 8:35 a.m. Sunday, said Sgt. Ned Comar of campus police. Campus police are investigating the incident, he said.

"There is a very good chance that



## **CAA** committee seeks new facilities for weight room equipment, aerobics

### **By LYDIAN BERNHARDT**

Tentative plans are underway to construct a building to house recreational weightlifting and aerobics, according to Carolina Athletic Association (CAA) president Carol

the Smith Center.

"Research needs to be done to find out if the building we're thinking about will be a complementary facility to existing ones."

Geer said the existing facilities are not sufficient for use by the average

Fetzer Gym complex is already being used extensively, Geer said.

"This building would be for the use of the general student body, not varsity athletes, although they could use it. It's designed to meet the needs of recreational lifters," she said. "The athletic department deliberately was not involved because it's planned for the students, not athletes.

student. Geer.

The building, which is still in the planning stages, is one of many possible solutions to current problems with existing weight rooms, such as poor ventilation and inadequate facilities, Geer said.

The project is being investigated by Geer, the CAA Weight Room Committee and Donald Boulton, dean of student affairs.

Students need a general use facility, outside of the facilities for physical education classes and intercollegiate athletics, Boulton said.

"Needs have been expressed to me over the years for a recreational facility for general use, not just a physical education facility such as the gyms, or an intercollegiate facility like

"We don't have an adequate weight facility now to accommodate the general student body," she said.

According to a survey of all residence hall students taken last semester by the CAA, students were dissatisfied with the hours campus weight rooms are open and the way they are ventilated. Many students complained that the equipment in the weight rooms is inadequate for their needs. Geer said.

Surveys were available at the desk of the Student Union for off-campus students. The survey received about an 80 percent response, she said. A new student facility is being

considered because the Woollen and

An aerobics facility is also tentatively planned for the building, based on area fitness centers that offer both weights and aerobics, Geer said.

"I think an on-campus facility is appropriate because students pay a lot of fee money here, and I hate to see them chunk out lots of money to join gyms.

"Personally, I think building a weight facility is a realistic project, but we may run into problems as we get more research and information on it. If not, it's realistic to pursue the weight room problem in some other way," Geer said.

they (the vandals) will be identified," Comar said. "The police are investigating and expect action later," he said.

The police have sufficient leads, but Comar said he could not release any specific information because no arrests have been made.

"The vandals definitely knew what they were doing and knew the seriousness of the damage they were causing," Comar said.

Sanders said, "This is certainly not the first time an incident like this has occurred, although in the past the vandals have usually painted the sidewalks, the Old Well

or Silent Sam."

DTH/David Minton

#### The Bell Tower, now splashed with red paint

are caught, they are likely to face prosecution and/or have to pay for Because of the extent of the the damage to the Bell Tower. damage, Comar said if the vandals

Campus Calendar	7 p.m.	careers in biology and chemistry. Great Decisions will have its opening lecture in Hamilton 100 for all	Memorial Hall on "Sex and the Search for Intimacy."	Study Abroad Office is offering opportunities for students to remain enrolled at UNC and still receive credit studying in another country. Deadline is Feb. 8. Come by the	North Carolina Fellows Program will have an open house in 224 Union from 3-5 p.m. All freshmen are welcome. Delta Phi Epsilon Sorority will	until Jan. 29. Delta Phi Epsilon Sorority will hold informal rush information session and interview sign-up in Union 208. It will be from 10-3 on
4:30 p.m. Career Planning and Placement Services will offer an internship/ experiential learning workshop in 209 Hanes	d P d P ill h o/ n es a ill A ill A f	students registered in INTS 93. Sarsfield/Jordan Cam- paign Committee will have an organizational meeting in Union 224. All interested may attend. For info. call 933-6185. American Society for Personnel Administra-	Health Professions Advising Office is offering workshops to improve interviewing skills. Sign up on bulletin board, second floor of Steele Bldg.	basement of Caldwell Hall Monday through Friday, 9 a.m. to 5 p.m. Faculty Benefits Office reminds all personnel facilitators that the January meetings for the Dental Insurance Plan have been canceled. February meetings are on schedule.	hold an informal rush information session and interview sign-up in Union 208. The Order of the Bell Tower is now accepting applications for new members. They are available at the Union desk and will be accepted	Jan.26. The UNC Environmental Resource Project is offering \$250 stipends for student research work with selected N.C. citizens environ- mental organizations. Contact ERP at 966-1301 or 966-3332 for info.
6 p.m. 1988 Yackety Yack will have an all-staff meeting			Homeless		from page	
<ul> <li>in the Union. Check desk for room number. Anyone interested in feature writing is welcome.</li> <li>Delta Phi Epsilon Sor- ority will have an infor- mal rush party until 8 p.m. in Union 208. Anyone interested is welcome.</li> <li>Theta Chi Social Fra- ternity is holding an informational meeting concerning spring rush in the Frank Porter Graham Lounge of the Union. Dinner at Mari- akakis' to follow.</li> <li>6:30 p.m. Career Planning and Placement Services will hold a panel to discuss</li> </ul>	8 p.m.	tion will hold an organ- izational meeting in T- 1 of New Carroll. All welcome. WXYC News will meet in Bingham 103. All staff members should attend. Racquetball Club invites all to play at the courts in Fetzer Gym. Office of Leadership Development offers a workshop on program- ming and publicity for recognized student organization leaders and members in Union 213. Campus Crusade for Christ sponsors a lec- ture by Dick Purnell in	"Our concern is that if (transients) can get a free meal here and a free meal there, or a free bed here or there, then there isn't any incentive to get out into society," said Dixon. <b>Dispelling the myth</b> Making homeless people self- sufficient through employment is the RRM's goal, but homelessness in the Triangle is not limited to the unemployed. "There is a myth going around that homeless people don't want to work," said the Rev. David Tucker, director of the Durham Urban Ministries shelter. "Minimum wages certainly can't support yourself, much less a family, in this area." Many researchers say homeless	open year-round instead of only during the fall and winter months, Tucker said. The Durham Ministries hopes to complete a shelter for homeless families in the spring of 1988, he said. The myth that temporary-stay shelters encourage homeless people to remain homeless does not apply to Durham's situation, Tucker said. "We feel we're not creating depen- dencies because of our job-search programs, the alcohol-abuse pro- grams and medical and psychological counseling services we'll have," he said. A high employment rate among homeless people at the Raleigh Urban Ministries shelter reflects a lack of low-income housing, not apathy about holding a job, said Ann Burke,	magazine reported. "While there has been a decrease in low-income housing, Congress has made significant progress regarding funding for the homeless," said Donald Harris, director of Raleigh's Department of Human Resources. But directors of Triangle-area shelters and ministries say inadequate housing spurs growth in the homeless population. "In fact, I told some people that I thought our present taxing and housing problems in Raleigh will insure the increase in homelessness," Dixon said. Most homeless people in the Triangle search for steady jobs because welfare payments are not enough to cover rent, said Sister Rosemary Grant, director of Agape	Single mothers and their child comprise 75 percent of Agape Pla guests, and people may stay the only if they have nowhere else to Grant said. "Even if we're empty and the could afford a hotel, we don't the them," she said. "They deserve a se place, but they should also contribut to society as much as possible." <b>Funding homeless projects</b> Shrinking federal dollars he limited state hospitals to taking fer mentally ill patients, leaving many the streets, Tucker said. "Fifty percent of the people we do with are mentally ill," Tucker se "Fortunately, in this communi- people without a place to stay are se as a public responsibility."

vately funded, Harris said. State and national legislators face difficulties in increasing funds for homeless programs because they have to define homelessness and identify which types of people comprise the homeless population, Harris said.

"Getting funding is not that much of a problem," Harris said. "It's documenting the progress of the programs that remains to be the problem."

**INFORMATIONAL MEETING UNC YEAR IN MONTPELLIER** Wednesday, January 27 3:30-5:30 in Toy Lounge

"I've read those articles and I've only found a handful of people that wish to be homeless," he said.

Beginning in March, the Durham Urban Ministries' new shelter will be



Open 7 am to 11 pm

Video Games—Parking

"Of the people staying at the shelter, 65 percent of them are working full time," said Burke. "This is a clear indication that there is a housing problem in Raleigh."

#### Lack of affordable housing

Federal subsidies for low-income housing have decreased 60 percent Place, a Raleigh shelter for homeless families.

"The (public) consensus is that these people wish to remain on welfare. Well, it doesn't pay to be on welfare, especially in North Carolina," Grant said.

While a parent and one child may receive \$214 a month, they are still unable to afford the lowest rents in Raleigh, which range from \$250 to

4:00 Student Panel (4th floor Dey Hall, UNC)

3:30 Video Presentaion



under the Reagan administration, and virtually no new housing has been built or restored, the Common Cause \$300 a month, Grant said.

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