

Queen City plans for NASCAR hall

THE ASSOCIATED PRESS
CHARLOTTE — The Charlotte City Council has endorsed a hotel tax increase and the use of city-owned land for a NASCAR Hall of Fame.
 "After this vote we're at Turn 1," Mayor Pat McCrory said Monday. Republican. "We've still got a ways to go."
 The tax increase, which requires approval from the Legislature, would increase the rate from 6 percent to 8 percent. That is expected to yield \$65 million of the \$137.5 million construction cost, and the plan already has the crucial backing of the local hotel industry.
 Council members voted unanimously for the hall, praising the opportunity that it could bring.
 "The engine indeed has started for what will indeed be a huge economic impact for Charlotte and for

the region," said Mayor Pro Tem Patrick Cannon.
 In Raleigh on Monday, organizers of Charlotte's bid detailed their request for state money beyond the hotel tax increase. The state would contribute \$10 million in cash over the next two years, plus \$10 million over the next 20 years from extra tax money generated by tourists. Private companies would pay \$15 million and commit as much as \$5 million toward cost overruns.
 House Speaker Jim Black, D-Mecklenburg, said he is committed to pushing for the money on NASCAR's short timetable.
 The remaining \$37.5 million comes from existing taxes on restaurant meals.
 Charlotte must submit its bid to NASCAR by May 31, and stock-car racing's sanctioning body will likely select a location by the end of the year.

Panel votes to restrict ATV use

Children under 12 wouldn't get to ride

THE ASSOCIATED PRESS
RALEIGH — In one of the few states that imposes essentially no restrictions on who may drive an all-terrain vehicle, a Senate committee approved a measure Tuesday that would block children younger than 12 years old from operating the popular motorbikes.
 The bill would outlaw young children from driving three- and four-wheeled off-road vehicles, while those age 12 to 15 could operate smaller ATVs under an adult's supervision.
 Robert Schafermeyer, a doctor at Carolinas Medical Center in Charlotte, said his hospital treats dozens of children annually — nine so far in 2005 — who have been hurt while using ATVs. Many suffer severe head, neck or spine injuries, sometimes causing permanent disabilities, he said.
 "As a physician and father, this

is painful to watch," Schafermeyer said. "As a father, I ask you to (pass) this. We should protect our children."
 The measure also would set requirements for safety equipment, safe operation and areas where the vehicles could legally be used. It also would require all ATV drivers to complete a safety course by October 2006.
 Violations would be misdemeanors, with punishments varying from a maximum fine of \$200, to 60 days in jail and a fine of up to \$1,000 for disregarding the age restrictions or operating an ATV on public roads and highways.
 If passed by the full Senate, the measure would become law effective Oct. 1.
 North Carolina is now one of five states with essentially no restrictions on ATV use.
 The state was ranked 10th

nationally with 189 ATV-related deaths from 1982-2002, according to the U.S. Consumer Product Safety Commission. Tom Vitaglione, co-chairman of the N.C. Child Fatality Task Force, said the number of ATV-related deaths of children under 16 increased from five in 1999 to 11 last year.
 Earlier this month, a 2-year-old girl died and her 5-year-old brother was hospitalized after the ATV they were riding — being driven by a 9-year-old — struck a concrete wall in Wilkes County.
 The committee, voting 7-6, narrowly rejected an amendment to allow children aged six to 12 to ride smaller versions of the vehicles.
 Committee members debated whether setting the restrictions would simply tempt young ATV enthusiasts to turn up their noses at the law and whether they would have any measurable impact on the statistics.
 Sen. Martin Nesbitt, D-Buncombe, argued that it's up to

parents to protect their offspring by educating them about life's dangers, not by cloaking them.
 "You can't just prohibit children from doing things they're naturally going to try," he said.
 But the bill's author, Sen. Bill Purcell, said the tendency for most citizens would be to obey the rules, if any exist, and that would have a positive effect on mortality rates.
 He pointed to the state's system of graduated drivers' licenses, which grants teenage drivers progressively greater freedom on the road as they age.
 The program has been credited with cutting the death rate of 16-year-old motorists by 34 percent since it was started in 1997, the University of North Carolina Highway Safety Research Center reported last month.
 "If you don't get on an ATV, you're probably not going to get killed by one," Purcell, D-Scotland, said.

Payday lending hearing kicks off

Banking leader won't judge loans

THE ASSOCIATED PRESS
RALEIGH — The state banking commissioner said Tuesday he won't make moral judgments about payday lending in a hearing to determine whether North Carolina's largest lender is breaking the law.
 Consumer advocates have argued for years that the small, short-term loans, like those made by South Carolina-based Advance America, pull low-income citizens into a cycle of debt.
 North Carolina has had no law regulating payday loans since 2001, but state officials contend that the industry is breaking another law that caps interest rates on traditional consumer finance loans.
 "This proceeding is not about whether payday lending is good, bad or predatory," Commissioner Joseph Smith Jr. said at the start of the hearing, which follows months of internal investigation. "Those matters are for the General Assembly, and not me."
 Attorneys for the commissioner and the state say Advance America, one of the nation's largest payday lenders, charges fees on the loans with effective annual percentage rates of more than 400 percent.
 The state's Consumer Finance Act, which remains on the books and is the focus of the Advance America hearing, caps annual percentage rates on small loans at 36 percent. It typically has applied to traditional loan companies.
 In a payday-lending transaction, a borrower writes the lender a check and postdates it for the time the loan expires. The borrower receives the check amount and takes a fee. The loans are typically a few hundred dollars and short-term: 15 days or less.
 Advance America's lawyers contend that the Consumer Finance Act doesn't apply to the business because an out of state business, Kentucky-based Republic Bank & Trust actually underwrites and originates the loans.
 Other payday-lending chains have used similar out-of-state banks to issue loans in North Carolina. They argue federal bank regulators and the state where the bank is based have authority over how they do business.
 In the eyes of state law, "Advance America North Carolina is not engaged in the business of lending," said Saul Pilchen, a Washington-based attorney representing the company.
 "This is a real regulation a real relationship with Republic Bank," Pilchen added at the largely procedural hearing. "This is not a kind of sham or unlawful device."
 Pilchen provided Smith several documents from the commissioner's office since 1997 he said indicate that state regulators have accepted this so-called loophole for years as a lawful method for out-of-state lenders.
 Philip Lehman, an assistant attorney general, said the documents obscure the fact that North Carolina law doesn't authorize payday loans.
 "I think it's a colossal red herring."

NCAA asks schools to reconsider mascots

THE ASSOCIATED PRESS
RICHMOND, Va. — The College of William & Mary's "Tribe" is under attack.
 The Williamsburg school is among 31 that are being asked by the NCAA to reconsider potentially offensive, Native American-themed sports team logos.
 Schools have until May 1 to do a self-analysis of the logos' impact and turn the results over to the athletic association for review and possible recommendations.
 The NCAA hopes to gauge community feelings and foster positive relationships between the schools and Native Americans, said Corey Jackson, an NCAA assistant director of student athlete reinstatement.
 It is unclear whether schools will be instructed to drop their logos or face penalties.
 "That won't be discussed until we get all the information from all the institutions," Jackson said Tuesday. "We just want to basically make a shift in the culture when it comes to using those sorts of images and names."
 It's a shift Reginald Tuppence Jr., president of Virginia Indian Tribal Alliance for Life, welcomes.
 "If it was (concerning) another race, it would be unacceptable," he said of the mock warriors and tomahawk hand gestures common at sporting events. "Most people don't think about it in that way."
 Schools were first notified of the NCAA's demands last year, said

NCAA spokeswoman Gail Dent. She would not say which schools were involved, or how many already have responded.
 William and Mary hasn't. Preoccupied with the arrival of a new president and a lengthy NCAA certification process, officials haven't had time, said Vice President for Public Affairs William Walker.
 The school requested and received an extension for its self-analysis.
 "We will complete the self-study on the nickname by Nov. 1," Walker said. "We completed a similar study at the NCAA's request in 1998, and at that point we found very little that would cause us to make a change."
 A handful of schools changed mascots after a similar NCAA survey in 2002, Jackson said.
 But changing a name to be politically correct can create new problems.
 Officials at Marquette University, in Milwaukee, kicked off a decade-long battle when they switched from the Warriors to the Golden Eagles in 1994. Alumni have offered \$1 million to change the name back, and a decision is expected May 4.
 Even if a sports team does take on a new name, fans likely will use the old one, said New York-based sports historian Bert Sugar. He pointed to St. John's University, in New York, where fans still remember the Redmen — 11 years after they became the Red Storm.

THE Daily Crossword By Phillip J. Anderson

ACROSS
 1 Entreaty
 5 Hindu teacher
 10 Crooned
 14 Korea/China border river
 15 "___ of Athens"
 16 Zeno of ___
 17 Take a big chance
 20 Nice summer?
 21 Deputy
 22 Countertenors
 23 Upper limb
 24 Three in Trieste
 25 Take a big chance
 33 H.S. dances
 34 Meara and Bancroft
 35 Bagel topper
 36 Dumbo's wings
 37 Gather gradually
 38 Pierre's father
 39 Perform
 40 Rude ones
 41 1st letters
 42 Take a big chance
 45 Aged
 46 Church sister
 47 Shorthand, in short
 50 Book div.
 53 Election winners
 56 Take a big chance
 59 Part of ABM
 60 Wynonna's mom

DOWN
 1 Combustible pile
 2 Cafe au ___
 3 Word in a threat
 4 Arctic seabird
 5 Mark of infamy
 6 Marriage partner
 7 Prayer closer
 8 Ring around a fortress
 9 Traveler's stop
 10 Merchant
 11 Stepped down
 12 "Finding ___" (2003 animated hit)
 13 Chatters
 18 Capers
 19 Pub game
 23 Donations for the poor

61 Malayan outrigger
 62 Part of a hammerhead
 63 Thus far
 64 Hiking housing

24 Subsequently
 25 Destruction
 26 Principal artery
 27 Eagle's claw
 28 Like some gases
 29 Grind, as one's teeth
 30 Derived from oil
 31 ___cochere (sheltered entrance)
 32 Alimony recipients
 33 Little legumes
 37 Little-behaved
 38 Nabokov novel
 40 Under

41 North Slope dweller
 43 South China Sea gulf
 44 Sense
 47 Trade
 48 Musical sound
 49 Art Deco artist
 50 Sch. groups
 51 Sailor's call
 52 Eternal City
 53 About
 54 Las Vegas light
 55 Color-man's comment
 57 Actress Claire
 58 To the point

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