

More students apply for credit cards as banks, grantors approve requests

By RHESA VERSOLA
Assistant Business Editor

Getting a head start on the credit game is becoming easier for college students as more banks and other credit grantors accommodate students' financial circumstances. As a result, more students are applying for Visa or Mastercard credit cards.

"We do make an effort to approve student applications," said Lee Williams, first vice-president of Central Carolina Bank in Chapel Hill.

Williams said CCB had a co-signer program that allowed a student to hold a Visa or Mastercard account in the student's name. The parents are the co-signers and are held liable for payment in case of student default, he said.

"It's really a simple program," Williams said. "We try to make it as uncomplicated as we can."

Most other banks such as North Carolina National Bank, First Union, Wachovia and First Citizens have similar programs. NCNB offers an added option of a non-cosigned account specifically for students.

Donna Roberson, NCNB banking

representative, said: "NCNB may be the only bank (in Chapel Hill) to offer a student Visa."

"Nine times out of ten, you can get a student Visa," she said. "It's a fantastic opportunity for students to start on a good credit line."

Roberson said students did not need their parents' signature to co-sign the account. However, when applying for a student Visa at NCNB, applicants must have an account for at least six months prior to application. The students' GPAs and how well they treat their accounts are also taken into consideration for Visa approvals, Roberson said.

"If a student is bouncing checks all over Chapel Hill, then that student will not get a Visa or Mastercard," Roberson said.

A student's account will be checked by Visa through the credit bureau. Roberson said all banks reported account status to the credit bureau where, under the statute of limitations, the records were kept on file for seven years.

According to Roberson, Visa makes

the ultimate decision to approve or reject applications.

Establishing good credit should reflect responsibility for handling finances, bank representatives said.

"They gotta start somewhere," said Sue Workman, customer service representative for First Citizens.

Debbie Whitfield, a customer sales representative for First Union, said: "As far as worldwide, Visa is more well-known in foreign countries."

Most bank representatives said, however, there was little difference

between Visa and Mastercard.

When applying for a Visa or Mastercard students should check different banks for varying interest rates and annual handling fees.

According to Roberson of NCNB, North Carolina has an 18% annual interest rate while Virginia and other places in the North carry a 21% annual interest.

NCNB has an \$18 annual handling fee for its credit cards. First Union and CCB have a \$15 dollar annual charge. First Citizens charges \$12 annually for handling the credit card account.

N.C. law schools seeing no decline in enrollment

By ALICIA LASSITER
Staff Writer

Despite a nationwide decline in law school applications, administrators say the five law schools in North Carolina have not been affected.

UNC does not spend a lot of time recruiting students, but the other four law schools in the state do search for top-quality students.

"We don't have nationwide recruiting," said Kenneth Broun, dean of the UNC School of Law. The UNC Law School recruits practically by invitation alone.

"We have not had a decline in applications," Broun said. "We have an excellent national reputation, and students are attracted to the relatively low tuition."

There are about 660 students in the law school, and 221 were admitted to this year's class.

James Taylor, associate dean for external affairs at the Wake Forest University School of Law, said: "If we just wanted numbers, we would never have to leave this law school. We recruit to get quality students, and we want a rich variety of geographical backgrounds."

Wake Forest draws 54 percent of its 485 students from outside North Carolina. Applications were up 14 percent last year, Taylor said.

The Wake Forest Law School recruits students who have demonstrated high academic achievement and scored high on the Law Standardized Admissions Test, Taylor said. A student must also reflect community interest.

At Duke University, which enrolls less than 10 percent of its applicants, recruiting is aimed at students with high achievement in a rigorous undergraduate program and a high score on the LSAT, said Pat Delaney of the admissions office.

Duke University sent representatives on more than 60 trips this year, including all four Law School Forums held in Los Angeles, New York, Boston and Chicago to recruit prospective students.

"We want to get the best students possible," Delaney said. "We're looking for well-rounded students with good work experiences and references."

The Duke Law School has a total enrollment of 550 students. "The students we turn out are getting good jobs," Delaney said.

The Campbell University School of Law has been preparing for the nationwide decline in applications since the school opened, said Dean Leary Davis. The school set class size at about 100 when it opened in 1976.

Campbell has concentrated its recruiting efforts on the Southeast. The faculty and administration officers visit other schools in search of top-quality students.

"Our recruiters look at intellectual ability and achievement," Davis said. "We also require a personal interview."

N.C. Central University School of Law has concentrated its recruiting efforts within North Carolina and South Carolina, said acting Dean T.M. Ringer.

N.C. Central's law school recently added a full-time director of placement and recruitment. "We haven't experienced a decline in applications to the law school," Ringer said.

"If we did not recruiting, we could fill our class (of 309 students), but we can enhance the quality of our students by recruiting," Ringer said.

N.C. Central looks for students with strong academic backgrounds and students that really want to practice law. The recruiting director spends over 50 percent of his time recruiting only, Ringer said.

Council favors project change negotiations

By KERSTIN COYLE
Staff Writer

The Chapel Hill Town Council Monday authorized Town Manager David Taylor to negotiate proposed changes in the Rosemary Square project.

The council voted 5-to-4 against a proposal to hold a new public hearing on the controversial project that was approved by the council last January. The Chapel Hill Planning Board approved the design of the project in October, and construction was scheduled to begin.

Mayor James Wallace, who has been critical of the project since its beginning, voted in favor of a public hearing along with council members Art Werner, Julie Andresen and David Pasquini.

Wallace, who owns property adjacent to the Rosemary Square site, filed an appeal with the planning board in October before he was elected mayor. Wallace asked the Chapel Hill Board of Adjustments to deny permission for the project to be built, charging that not enough parking spaces had been allotted for hotel patrons.

Last month Wallace decided not to appeal the board's decision to let the Rosemary Square project be built. He said that it would prevent him from

voting on any future items involving Rosemary Square that might come before the Town Council.

Rosemary Square, a \$19 million hotel, retail shop and parking complex, is being developed by the Research Triangle Park-based Fraser-Morrow Daniels Co. and the town of Chapel Hill. Plans call for a five-story building atop a three-deck parking garage proposed for a site at the intersection of Rosemary and Henderson streets.

Fraser-Morrow Daniels officials proposed that six hotel suites be eliminated and called for modifications in the parking deck to allow 13 more spaces. The proposal also called for moving the closing date from June 30 to Dec. 31.

The changes were made because of recent comments and criticisms of the project, according to Fraser-Morrow Daniels officials.

According to the development agreement, the town of Chapel Hill will own the land the project is built on and 325 parking spaces. Fraser-Morrow Daniels will own the Rosemary Square building and 175 parking spaces in the deck.

The council will be asked later this year to authorize changes negotiated by Taylor.

Forces gain ground in Bahrain

From wire reports

MANAMA, Bahrain — Forces loyal to the president of South Yemen have gained some ground in the fight for control of the country's Marxist government, diplomats and Persian Gulf sources said Wednesday.

The airport and harbor in South Yemen's capital were bombed by air force planes, sources reported, but did not know if the raiding pilots were rebel members of a pro-Soviet faction or supporters of Marxist President Ali Nasser Mohammed.

Christian rival surrenders

BEIRUT, Lebanon — Elie Hobeika, the main Christian rival of President Amin Gemayel, surrendered Wednesday as forces loyal to the president stormed Hobeika's headquarters, military sources said.

Hobeika's followers were bom-

news in brief

barded by tank and gunboat fire for eight hours before surrendering.

Weinberger warns against spending cuts

WASHINGTON — Defense Secretary Caspar W. Weinberger warned against major cuts in military spending Tuesday, saying that military intervention may be needed to counter Soviet-sponsored aggression around the world.

Weinberger's remarks were in a pre-released copy of the speech he was to give Tuesday night in the opening session of the two-day Conference on Low-Intensity Warfare. He deleted the remarks about U.S. intervention when he delivered the speech.

Renovations nearing end at shopping area

By LISA BRANTLEY
Staff Writer

Renovations that began in late November at Chapel Hill's Eastgate Shopping Center may be completed by January, said Lisa Champion of LVG Properties Inc., Eastgate's management firm.

Improvements include a new beige facade and green roof, parking lot repaving and the addition of plants along the main drive through the lot.

"We're completely redoing the whole parking lot," Champion said, adding that this would facilitate traffic flow. The management also has barred large trucks from the lot.

By improving Eastgate, LVG hopes to attract more specialty stores, Champion said. Some of the shopping center's newest tenants are O'Neill's, a men's

clothing shop, Workbench, an imported furniture shop, and The Frame Warehouse. The Potted Plant, a former University Mall tenant, will move to Eastgate sometime this month.

Subway and This Can't Be Yogurt joined the L-shaped shopping center in late summer. Also, the Silver Wok Shop moved in next to Sal's Pizza.

Mack's, which occupied one of the largest locations in the 26-tenant shopping center, closed before Christmas, and the space has not yet been leased, Champion said.

LVG, which is headquartered in Charlotte, bought Eastgate in December 1984 for \$3,025,000 and has reportedly spent more than \$1 million on the recent improvements. The shopping center was constructed in 1954.

Student from Fayetteville killed in car accident during holidays

Diane D. Peterson, a sophomore from Fayetteville, died Dec. 19 from injuries sustained in a car accident. Peterson, 20, was buried Dec. 22 at Cross Creek Cemetery in Fayetteville.

Peterson was active in St. Luke's AME Church in Hillsborough. She worked in the church's youth department, serving as youth usher and singing in the youth choir.

The Rev. J. A. Humphrey, who

conducted the funeral, said of Peterson: "They called her a fine person."

Survivors include: her parents, Mr. and Mrs. Raymond Peterson; three sisters, Evelyn H. Greeter of Savannah, Ga., Mae C. Matthews and Brenda J. Gilmore, both of Fayetteville; a brother, Raymond F. Peterson; a grandmother, Vonzeal N. Peterson of Fayetteville; and a grandfather, Johnnie Hennigan of Fayetteville.

for the record

A paragraph in Wednesday's story "SAC: a lot of parkin' problems" should have said, "Parking Control Coordinator Mary Fox said many of the lots close to the SAC were reserved for Educational Foundation members." The fact that they contributed \$10,000 or more toward the building should not have been attributed to her. *The Daily*

Tar Heel regrets the grammatical error. Also Wednesday, the story "J-School looks to be a UNC headliner" incorrectly stated that Journalism School Hall-of-Famers Charles Kuralt and Vermont Royster graduated with journalism degrees. The *DTH* regrets the editing error. Our embarrassment needn't be mentioned.

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Reg. \$55, Now \$16⁰⁰

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Lambswool V-neck Sweaters by Parker or Vienna Reg. \$47.50, Now \$22⁰⁰
Worsted Wool Slacks by Jordache Reg. \$67.50, Now \$35⁰⁰
Corduroy Slacks Reg. \$42.50, Now \$16⁰⁰
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