

IN CHAPEL HILL

Welcome to Carolina's musical Mecca

By ALISA DeMAO
Staff Writer

It's Friday night. The DU's had their all-campus party last week and the DKE's had their all-campus party the week before and you never would have thought it, but you're actually beginning to burn out on frat parties. So how's a college kid to release his/her Econ-10-induced frustration (a special sort of General College Hell)?

Well, despair not. When you applied to UNC, you applied to the musical capitol of the northern southeast. One music reviewer called it "the next Athens, Ga.," or something like that.

Chapel Hill offers great places to hear live, and sometimes free, music.

For a little eclecticism in your life, try **The Hardback Cafe and Bookstore**. The Hardback offers a variety of local bands ranging from folk to rock to ... well, pretty-darn-unclassifiable sometimes. But it's always great music, and you'd better get there early because it can end up being standing-room-only. There's no cover (although they appreciate it if you buy something) and the

hat gets passed for the band several times throughout the evening. Please give generously. It's worth it. The Hardback Cafe is located on Columbia Street, behind Spanky's.

For a lot of eclecticism in your life, check out **Skylight Exchange**. This bookstore/record store/cafe has got something for everybody. They buy and sell records, tapes, CDs and books, and they usually feature bands that play folk, blues, bluegrass, jazz and rock — mainly of the acoustic variety. This is another place that just passes the hat for the band. You can get stuff to eat and drink, but no alcohol is allowed. It's located at 405 1/2 W. Rosemary St., near Breadmen's.

The Cave is yet another cover-less club where donations are accepted. It showcases the usual Chapel Hill blend of up-and-coming, college alternative, acoustic folk-rock. And it's just down the street from **Magdalena's La Terraza**, which offers reggae (and other off-beat fare). La Terraza's cover usually doesn't exceed \$5. They're located on West Franklin Street, toward

Carboro, across from McDonald's.

And then there's the **Cat's Cradle**, the musical mecca of North Carolina. The Cradle caters to just about every kind of musical taste there is, whether plain-old all-American or gourmet — rock, folk, reggae, punk, funk, alternative, hardcore and even some metal. (They even featured a "nuclear polka" group last year.) The only thing you won't hear is cheesy dance-pop.

Most bands swing through Chapel Hill and hit the Cradle during nationwide club tours, but local bands also frequent the club. Tickets to shows range anywhere from oh, say, \$4 to \$12. You're not truly a Carolina student until you've been to at least one Cat's Cradle show. No matter where it's located, it's an institution. Right now it's located on Franklin Street across from Hardee's. Well, Hardee's is located across from the Cat's Cradle.

There are also places affiliated with the University, like the **Cabaret** in the Student Union or **Memorial Hall**. Besides having local live music on occasion, the Cabaret also offers Club Both

Sides (which features dance music) on the weekends and student theater productions/comedy shows/etc. Many nationally-touring groups visit Memorial Hall, which offers a more college-radio-oriented alternative to the Cat's Cradle. Tickets usually range from \$12-\$15.

And last but not least, for the really big-name enthusiasts, there's always the **Dean E. Smith Student Activities Center**, more commonly known as the **Dean Dome**, the **Dome** and the **SAC**. Try to get good seats for the concerts here. You sure won't get them for the basketball games. Any group that has sold out (in all senses of the word), plus various heavy metal and pop acts, should hit the SAC eventually. Tickets have recently shot up to somewhere around the stratospheric vicinity of \$22.50 (gasp, choke).

The Dean Dome is conveniently located on South Campus near those "poor unfortunates" who live in high-rise hell. On the other hand, if you live on South Campus, you don't even have to buy a ticket. You can stand on your balcony and hear the show.

Students get convenience, headaches with credit

By HEATHER SMITH
Staff Writer

From behind the mounds of merchandise, a few sweaters, a pair of leather pumps and several other items essential for a happy life, the salesclerk innocently inquires, "Will this be cash, check or charge?"

The words "Charge it!" emanate from the customer's mouth, accompanied by a delirious grin and a piece of near-melted plastic.

Credit cards bring with them many misconceptions, such as how, where and when to get them and how to use them.

Students should learn how to use a credit card responsibly because of the many benefits it can offer, according to Dottie Bernholz, an attorney and director of Student Legal Services.

"You should use your credit card because you build up a credit history which is a valuable thing, but you should

not overextend," Bernholz advised. J. Rogerson, vice president of Wachovia Bank at the University Mall, said filling out an application is a basic procedure and that some companies may be combined on one card.

A parent may have to sign with a student in order for the student to obtain a credit card, Rogerson said.

"They (parents) are generally necessary since students typically don't have the employment and income on their own to support the debt — typically they don't have a credit history."

Bernholz said getting a card was the easiest part of using credit.

"(The companies) are offering a tremendous amount of credit. From my understanding of the literature, the companies have decided if you're a college student, you really care about your credit.

"They're willing to take the loss of

the dead weights that they'll have to end up suing in order to get the customer. It's such a competitive market now," Bernholz said.

Credit may be more convenient than cash sometimes, but it has disadvantages too. Bernholz said Student Legal Services deals with many students who have run into problems.

Unauthorized use and theft are two common difficulties. "One example is where a student will loan a friend a credit card and said, 'yes, you can use it,' — maybe for a limited amount — and they'll run up the max on the credit card.

"The student is liable for that," Bernholz added.

"Another example is where the credit card is lost and someone uses it. If you lose your credit card, you're required to immediately report it to your card company in order to limit your liability," Bernholz said.

Perhaps the easiest trap to fall into when owning and using a credit card is overspending.

"Many students, because credit cards are so easy to get, will get a card and overextend themselves and forever more damage their credit rating," Bernholz said.

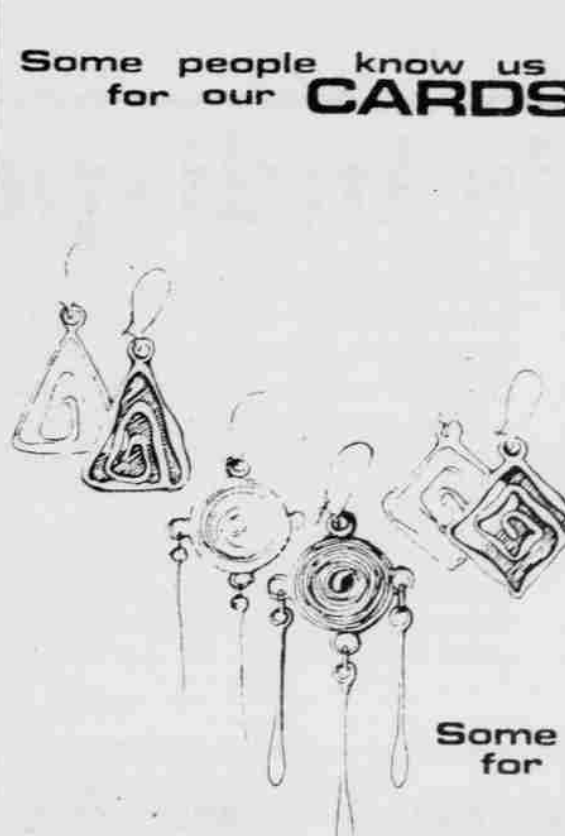
Students may be able to avoid many of the problems with credit cards by exercising caution and common sense.

"First of all, you should only have one card, maybe two at the most. You should always know where (your cards) are and never loan them. If you lose your wallet, report it immediately and notify the card company.

"Keep the numbers of your credit card in a place separate from your wallet — which would of course be stolen," Bernholz advised.

Editor's note: This article was reprinted from the March 30, 1989, edition of The Daily Tar Heel.

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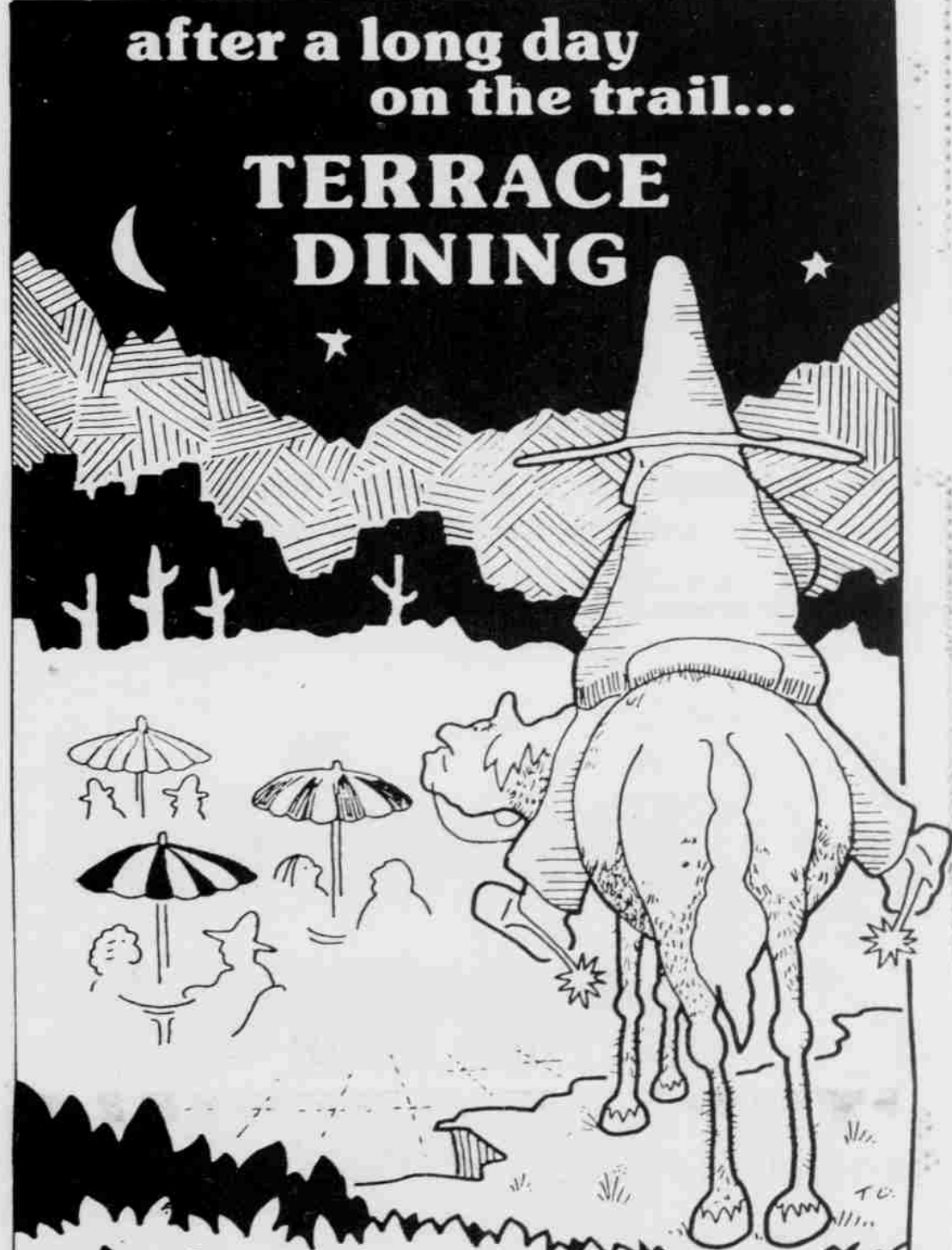
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