

Medical miracles start with research

"One of the autumn's most heralded films!"
Roger Ebert, CHICAGO SUN-TIMES

The New York Times

"IRRESISTIBLE AND BUOYANTLY ENTERTAINING!"
-Janet Maslin

Rolling Stone

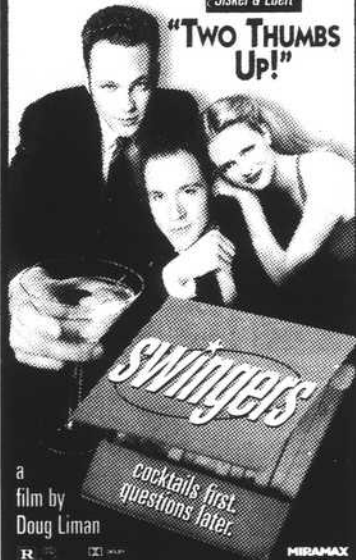
"A COMEDY WINNER!"
-Peter Travers

Vanity Fair

"MOST HILARIOUS!"
-Elissa Schappell

Siskel & Ebert

"TWO THUMBS UP!"



Starts Friday!
CINEMA TWIN
13th & P / PH: 475-5969

Borrowed money can cost more than expected

DEBT from page 4

letin released by Nebraska State Attorney General Don Stenberg in January 1997, the federal Fair Debt Collection Practices Act of 1977 prohibits debt collectors specifically from falsely implying they represent a government agency, attorney or credit bureau, using obscene or profane language, using threats of violence or harm to the person, their property or reputation or making false claims such as threatening to garnish wages or take other legal action unless the collection agency or the creditor intends to do so, and it is legal."

In addition, collection agency representatives may not contact a debtor during odd hours (for example, early morning or late evening) unless the debtor agrees, and collectors may not call a debtor at work if the employer objects.

However, representatives may contact debtors in person, through

the mail or by telephone or telegram. In addition, after the first contact with the debtor is made, a written notice must be sent within five days stating the size of the debt, the identity of the creditor and legal options for disputing the bill (In Nebraska, disputes should be sent to the state Attorney General's office, Consumer Protection Division, 434-4547).

Bechanbach added that though many collection agencies do not receive a fee unless collection is made, the fee cannot be added to the principle owed by the debtor.

In some cases, legal action may even be taken against debtors who refuse to pay, he said. Assets may be levied and the statute of limitations (normally four years) could be extended by a court judgment for up to five years. In addition, Beckenbach said the court costs, interest and attorney's fees could be charged to the principle of the debt owed.

There are ways, however, to

avoid the whole sticky mess of a credit-debt-collection/payment merry-go-round.

Struebing suggested limiting credit card spending to emergencies and paying more than the minimum monthly payment due, if possible, as ways to control credit card debt. In addition, making payments as soon as possible and avoiding cash advances will help reduce further interest charges.

Credit card companies do not want its customers to make up all their payments, Struebing said.

"Interest is revolving and moving around all the time," he said. "The sooner you get them paid, the better. The clock's always running."

Kuntz also suggested avoiding every offer that comes through the mail. Look at the offers wisely, she said, and don't get one unless you feel you need it.

She also suggested getting cards with as low a credit limit as necessary, no annual fee and a low interest rate to avoid getting

overextended with debt.

For student loan debt, Koelling suggested that students can avoid debt headaches down the road by always reading loan forms before signing them, keeping in contact with lenders before and after graduation and maintaining a current reckoning of what the loan payments will be after graduation.

In addition, storing all loan paperwork in one, easy-to-find place will lessen the possibilities of losing important documents, she said.

Jackie suggested a thorough understanding of loan payment procedures as a key to avoiding headaches down the line.

"If you don't understand financial matters back and forth," she said, "have someone there who does understand this."

And even though agencies can garnish wages if full payment is not received, sending the collectors something as a way to, in some small way, reduce your debt, she said.

FOR SALE 000s	HOUSING 400
02 Appliances	400 Roommates
05 Bicycles	410 Housing Wanted
10 Books	420 Rooms/Rent
13 Clothing	430 Houses/Rent
16 Computers	440 Duplex/Rent
20 Furniture	450 Apartments/Rent
30 Jewelry	460 Summer Housing
40 Misc. For Sale	470 Mobile Homes/Rent
45 Musical Instruments	480 Vacation/Rent
46 Office Furniture	490 Homes/Sale
50 Pets	
55 Photo Equipment	
60 Sporting Goods	
65 Stereo/TVs	
70 Ticket Exchange	
90 Vehicles	

NOTICES 200s	SERVICES 500s
200 Rides	500 Adoption
203 Spring Break Trips	505 Alterations & Sewing
205 Career Events	510 Automotive
210 Announcements	515 Bicycle Service
215 Meetings	520 Bridal
220 Greek Affairs	525 Catering
230 Student Government	528 Child Care
240 Personals	530 Cleaning/Laundry
242 Pinning & Engagements	531 Cleaning/Households
245 Lost & Found	535 Computer Service
250 Wanted	540 Entertainment
260 Fundraising	545 Gift Ideas
270 900 Numbers	548 Hairstyling
	550 Health & Fitness
	553 Insurance
	555 Instruction/Tutoring
	558 Job Placement
	560 Lawn care
	565 Legal Services
	573 Music Exchange
	575 Photography
	578 Pregnancy
	580 Printing & Copying
	582 Recycling
	583 Religious
	585 Rentals
	588 Tanning
	590 Tattooing
	593 Travel
	595 Typing & Resumes

JOBS 300s
300 Help Wanted
310 Child Care
320 Work Study Jobs
330 Summer Jobs
340 Internships

\$3.25 per day for 15 words on individual student and student organization ads.
\$4.50 per day for 15 words on non-student ads.
\$.15 each additional word.
\$.75 billing charge.

Personal ads must be prepaid. Found ads may be submitted free of charge.
DEADLINE: Noon, WEDNESDAYS
The Daily Nebraskan will not print any advertisement which discriminates against any person on the basis of sex, sexual orientation, race, religion, age, disability, marital status or national origin.
The Daily Nebraskan reserves the right to edit or reject any advertisement at any time which does

not comply with the policies and judgments of the newspaper.

The advertisers agree to assume liability for all contents of all ads printed, as well as any claim arising therefrom made against the Daily Nebraskan.

00s For Sale
200s Notices
16 Computers For Sale
Dirt Cheap Computer Parts
Make an offer. Computer Craft, 1312 N 66th St.

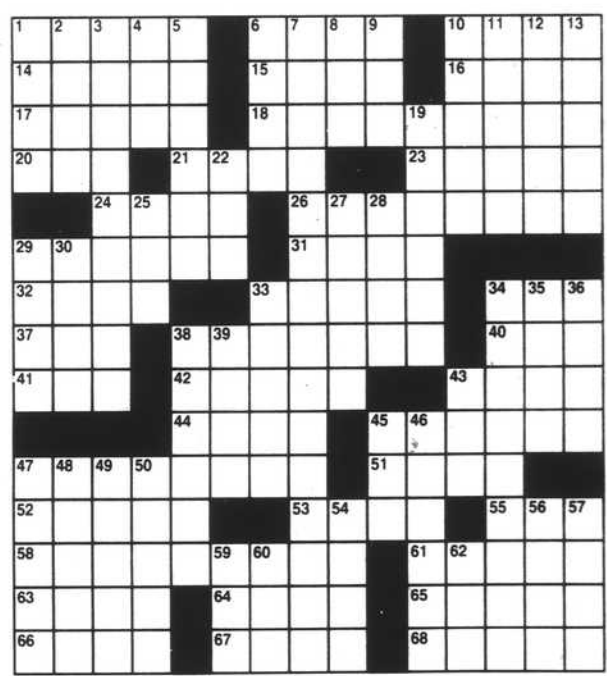
40 Misc. For Sale
QUITTING BUSINESS SALE
Beer signs, neons, Husker memorabilia, pewter, candles, autographs, adult gifts and so much more! RC Burgess, East Park Plaza, 466-8071.

Crossword Edited by Eugene T. Maleska No. 1214

- ACROSS**
- 1 Algonquian tribesmen
 - 6 Spanish house
 - 10 Puritanical person
 - 14 Cosmetic solution
 - 15 Arab sultanate
 - 16 Consort of Zeus
 - 17 Of yore
 - 18 Fla. tribesmen
 - 20 Tiny
 - 21 Headliner
 - 23 Lacking sense
 - 24 Plant used in lotions
 - 26 Refrigerators' predecessors
 - 29 Rider Paul
 - 31 Check
 - 32 Okla. tribesmen
 - 33 Sing joyously
 - 34 Quantity of heat: Abbr.
 - 37 Seaman
 - 38 Taipei natives
 - 40 Livy's lang.
 - 41 Monorails' kin
 - 42 Protection
 - 43 Slugger Ruth
 - 44 Breakfast food
 - 45 Manual calculator
 - 47 Ruler
 - 51 Skein
 - 52 Variety show
 - 53 Type style: Abbr.
 - 55 Friar's title
 - 58 Homer type
- DOWN**
- 1 Plains tribesman
 - 2 Vex
 - 3 Strives
 - 4 Opposite of WNW
 - 5 Photoelectric cell
 - 6 — Nostra
 - 7 Moki, Nozi and Zuni
 - 8 Hill or Browne
 - 9 Black bird
 - 10 Sound: Comb. form
 - 11 Loosen
 - 12 Actress Dunne
 - 13 Freon and xenon
 - 19 Eat sparingly
 - 22 Pipe joint
 - 25 Iacocca or Majors
 - 27 Remedies
 - 28 A son of Aphrodite
 - 29 Mechanical repetition
 - 30 Catchall abbr.
 - 33 Blessed-event item
 - 34 Mont. tribesman
 - 35 Forbidden
 - 36 Colo. tribesmen
 - 38 Wired
 - 39 Idol
 - 43 Bar
 - 45 Eureka!
 - 46 Aromatic ointment
 - 47 — donor
 - 48 Author of "The Mysterious Island"
 - 49 Charles — Hughes
 - 50 Magic signs
 - 54 Govt. agents
 - 56 Stratagem
 - 57 Timberland tools
 - 59 Sort of resort
 - 60 Fleur-de—
 - 62 A tax shelter, for short

ANSWER TO PREVIOUS PUZZLE

B	R	A	G	A	S	P	E	N	A	R	G	O	
R	A	M	A	S	P	A	D	E	N	E	A	R	
O	L	B	L	E	E	E	Y	E	S	N	A	I	
A	L	L	E	N	A	U	N	T	S	A	L	L	
D	Y	E	T	E	R	P	S	C	L	I			
		P	O	O	H	H	U	S	S	A	R		
S	O	R	E	C	E	A	S	E	D	T	C	U	
T	H	E	G	R	E	A	T	P	R	O	F	I	L
E	N	S	I	N	D	E	E	D	E	C	U	S	
P	O	O	D	L	E	E	E	L	Y				
		N	E	E	C	A	D	R	E	A	L	B	
G	R	A	N	D	S	O	N	S	T	A	L	I	A
R	U	N	T	C	A	C	T	U	S	J	A	C	K
O	N	C	E	A	C	R	E	S	A	M	I	E	
W	E	E	D	T	H	E	R	E	R	O	T	S	



PAUL MITCHELL • NEXXUS • GOLDWELL
AVEDA • REDKEN • BACK TO BASICS
BIOSILK • ANASAZI • BIOLAGE • KMS
SENSCIENCE • BAIN DE TERRE

REFILLS ON OVER 60 ITEMS FROM 5 OF OUR MOST POPULAR PRODUCT LINES

11TH & M / INSIDE COLLEGE OF HAIR DESIGN
FOR MEN: ICON • NIOXIN • ROFFLER

Save 35% on Refills with Coupon Expires 1/15/98
Bring In Your Bottle For Refills of Selected KMS, Paul Mitchell, BioSilk, Senscience, Anasazi, Rusk & Redken Products. *Off the price of a new bottle
Tues & Thurs: 9am - 7pm Wed & Fri: 9am - 5pm
Sat: 7:30am - 3pm Mon: Retail/Refill/Tanning Only

CHD 474-4244
HAIRCARE OUTLET

\$2 OFF Any Purchase Over \$10
Expires 1/15/98
(Does not apply to refills and already discounted products.)

Kick Off Your Shoes and Step into Some Grassy Grooves!

June 26th UPC welcomes you to hear some Great Music by Dave March
Time: 12 noon - 1pm
Place: Between the Union and Administration Bldg.
And Grab a Hot Dog and Pop for only 50 cents

Don't forget to reserve your seats one week in advance for the next Omaha Royals game on July 18.
Stop by the Nebraska Union information desk.