



Photo by Kevin Higley  
Melvin George, academic affairs vice president of the University of Mid-America

## SUN, others may adopt British 'open university'

By Paula Danke

Plans for the proposed American adaptations of British open university courses have been submitted to the Exxon Education Foundation for possible funding.

Melvin George, the academic affairs vice president of the University of Mid-America (UMA), said, assuming that UMA obtains necessary funds, course adaptations may be available in 1976.

George and UMA Executive Vice President Jack McBride recently returned from a second visit with open university officials in London.

George said the British officials were eager to work with UMA and have agreed on preliminary adaptation courses for UMA, of which the State University of Nebraska (SUN) is a part.

### Experimental project

SUN is an experimental open-learning project using various media, including television, to offer college study to people in their homes.

UMA is a combination of Nebraska, Iowa State, Kansas, Kansas State and Missouri universities, expanding SUN to three other states.

George said he estimates the adaptation would cost about \$75,000 or \$80,000 to work up a prototype for testing some of the British material and travel for consultants.

He said once UMA obtains financing, they can start working jointly with open university officials and make necessary course adjustments suitable for UMA.

### British over more

"The British course covers a bigger chunk of material than UMA wants," he said.

UMA George said, is especially interested in

an open university humanities course which UMA would have to break down into more than one course.

The humanities course, would be freshman level and cover the areas of art, music, and philosophy, he said.

George said the British humanities course lasts 32 weeks for 15 to 18 credit hours. The SUN humanities course, he said, would last half as long for three hours credit.

About 50,000 Britons are enrolled in the Open University at Milton Keynes, England, 50 miles from London.

During their first London visit last year, George said, he and McBride gathered information for course development, counseling, advising and testing used in the two SUN pilot courses that began last fall.

### Using available material

The UMA seeks to take advantage of materials already available elsewhere, George said, as well as to produce original courses, such as SUN's Accounting I.

He said SUN has already developed a forerunner to the British cooperative proposal, adapting part of its second pilot course, Introductory Psychology.

British open university courses, George said, have been used at Rutgers, Maryland and the University of Houston in both on and off campus programs.

"One of the essential ingredients in working cooperative arrangements will be the involvement of those three universities in these courses and their adaption with UMA," he said.

## Bank overdraft fees vary

If you plan to write a lot of bad checks this year, a look into bank overdraft charges might save you some money.

A recent survey of six Lincoln banks showed bank attitudes toward overdrafts differ only slightly, but the financial consequences of the variations could be costly.

First National Lincoln is the least expensive bank of those surveyed for overdrafts charges, but in many cases the bank will not pay the check if it amounts to an overdraft of more than \$2. The firm to which the bad check was written might charge additionally for the check's return.

First National's service charge for overdrafts is \$3, but a representative of the bank's bookkeeping department said several things enter into that charge. If the checkwriter has bank "connections," for example, he will be less likely to get a returned check, the representative said.

The banks' spokesmen agreed a "satisfactory" account will be more likely to be protected from returned checks. Whether or not an account is satisfactory depends on its tenure and record of balance, the spokesmen said.

They also agreed the charge for overdrafts was to cover the extra time and labor in handling the checks (they must be processed more than once) as well as to discourage future overdrafts.

An official at the Cornhusker Bank said although the bank might make a profit on overdrafts, the inconvenience outweighs it.

Bookkeeping representatives of other banks said they could not determine the exact cost to the banks for processing the checks.

The two highest charges for overdrafts of those banks surveyed were Gateway Bank, which has a branch office in the Nebraska Union, and the National Bank of Commerce (NBC). Both charge \$5 for overdrafts, but Gateway's present policy allows for a \$25 overdraft before the checks are returned.

The \$5 charge includes a \$1 maintenance fee for the account until compensation for the overdraft occurs, and the bank adds a 10 cent service charge for succeeding checks. The fee terminates at the end of the month, providing the account is in the black at that time.

Other banks surveyed were Cornhusker Bank, which charges \$4 for overdrafts and pays checks that incur overdrafts of \$5 or less. Citibank has a \$4.50 overdraft charge, plus 35 cents per day for each \$100 overdrawn, the minimum charge being 35 cents. The fee is dropped when the account is in the black.

Havelock Bank also charges \$4.50 for overdrafts of more than \$5.



## Handicapped now receive dental school treatment

By Mary Kay Roth

Starting today, students at the NU College of Dentistry are accepting handicapped patients, Brian Lange, clinic coordinator, said.

The new program is the result of a \$470,000 grant, from the Robert Wood Johnson Foundation, for the training of dentists in out-of-hospital care of handicapped Americans.

Under the grant, two clinics were established—one in the University of Nebraska Medical Center in Omaha for children twelve and under, and a two-chair clinic at the UNL School of Dentistry for persons over thirteen.

Money from the grant pays for additional personnel, including three dentists, three dental assistants and

supplies and transportation for the handicapped. Lange said the UNL School of Dentistry could get more mileage out of the grant in this manner, rather than buying a lot of "special gadgets."

"We're working under the Normalization Principle," he explained, "which teaches that handicapped people are no different from anyone else." Therefore, he added, they shouldn't be isolated or separated.

Student dentists need to become aware of this treatment by exposure to the handicapped, he said, which helps them learn proper chairside manner.

Lange said the program is taking a liberal view of what a handicapping condition involves. The term could include physically or mentally

handicapped, the visually impaired, nonambulatory persons or the elderly.

Anyone who might fit under these qualifications can come to the clinic for a free screening to determine if an oral examination is needed.

If necessary, Lange said, on the next visit an oral exam is done for \$18, in which future dental treatment is determined.

Before further work is done, a staff member discusses the projected cost of the treatment with the patient. Opportunities of dental work for the handicapped have been limited in the past, Lange said, and the School of Dentistry hopes that many handicapped persons use the service.