

Vet story: Plans for a regional veterinary school still are being finalized..... p.10
 UNL's new gallery: A different look at health p.2
 OU at NU: A look at Wednesday night's Big 8 Conference basketball home opener..... p.14

Bank initiates new activity charge

By Bryant Brooks

Many UNL students with small checking accounts are going to find them smaller when Gateway Bank begins its new "activity charge" next month.

Bank customers with an average balance of less than \$50 will be charged a monthly \$1 maintenance fee plus six cents per check, says Karl Dickinson, Gateway Bank president.

Customers with \$200 or more in their checking accounts will pay a 25 cent maintenance fee and six cents per check. In addition, they will receive 50 cents credit for each \$100 of average balance.

For example, if a customer with a \$400 balance writes 30 checks, he would be charged 25 cents plus \$1.80 (6 cents x 30) for the checks, which equals \$2.05.

But, since he has a \$400 balance, he gets 50 cents credit for each \$100 average balance, he gets 50 cents credit for each \$100 average balance, resulting in a \$2 credit. Subtracting the \$2 credit from the \$2.05 maintenance fee, a five cent checking charge would result.

Customers will be notified of the charge in a letter with their next statement, he said, and the following statement will include the extra charge.

Increased salaries and departmental costs are the cause of the new charge, Dickinson said, and the cost of each check could go from six cents to eight cents by mid-year if expenses continue to rise.

Lose business

"I anticipate we will lose some business at all three (of the bank's) locations," he said.

Dickinson said the bank was forced to adopt the new policy because of a 22 per cent drop in the bank's net returns in 1975 as compared to 1974. He added that most banks had higher net returns last year, but that they too may follow Gateway's lead.

Ten thousand randomly selected customers were sent questionnaires asking why they banked at Gateway, he said. Hours and convenient location were listed by 60 per cent of those returning the form while three-and-one-half per cent answered "free checking." About 4,000 customers returned the form.

Gateway's Union branch pays \$15,616.08 in rent to the Union annually. The UNL branch opened in August 1974, relieving the Union's job of cashing checks for students.

Money saved

UNL saved between \$12,000 and \$15,000 a year in salaries for employees involved in the check cashing service, according to UNL Comptroller Robert Lovitt.

The bank's lease, which can be cancelled either by UNL or Gateway Bank giving 90 days notice at anytime, is jointly reviewed yearly by the Union Advisory Board, Union director and the vice-chancellor for business and finance.

Lovitt said the bank's new policy does not break any conditions in their lease but said the possibility of replacing the bank will be considered when the lease is reviewed in late spring.

"We'll also have to wait and see if other banks initiate the charge," he said.

As of Wednesday, no other Lincoln banks had announced plans of incorporating a similar charge.

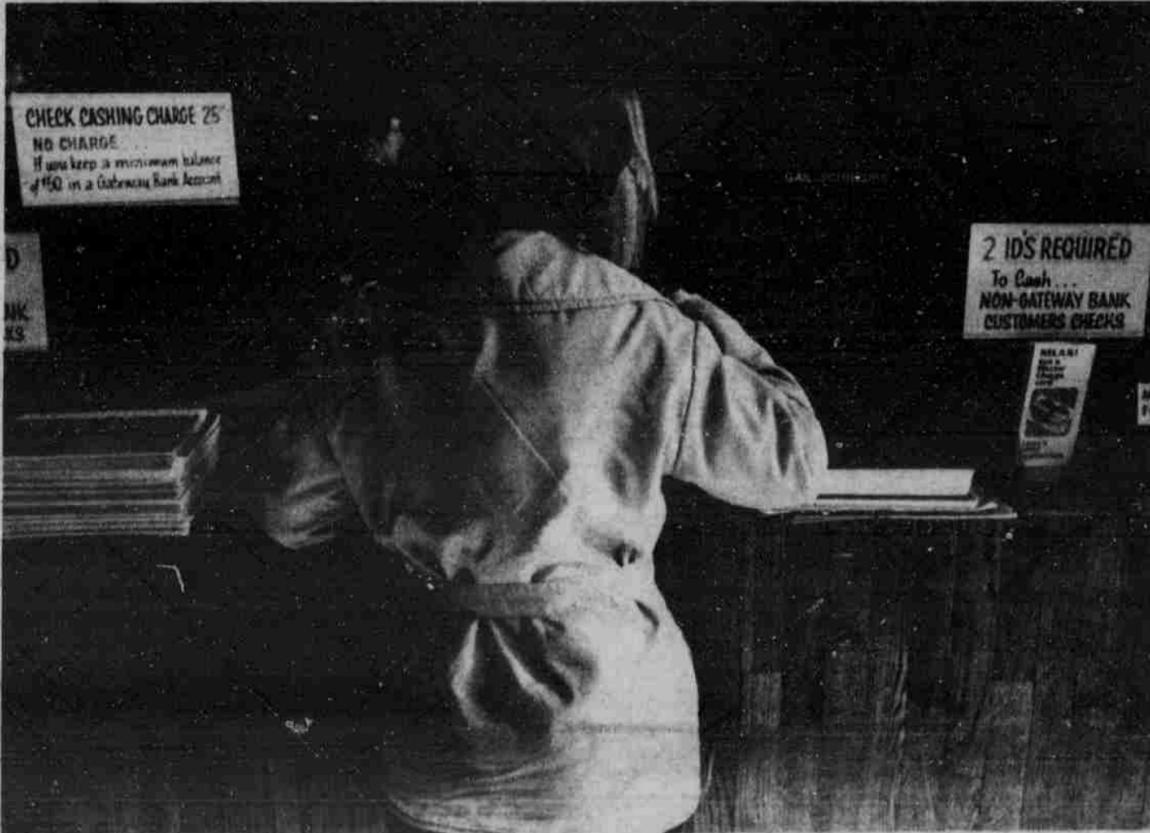


Photo by Steve Boerner

Students with a checking account at Gateway Bank can expect to pay a little more for that service. Gateway has announced it will begin an "activity charge" next month.

UFO disciples still wait for saucer ascension

By Ann Owens and George Miller

Between fifteen and twenty people left their possessions in Waldport, Ore. in Oct. 1975 to join a sect of Unidentified Flying Object (UFO) evangelists.

In August, two University of Northern Iowa graduates and a 20-year-old Kearney woman disappeared reportedly for the same reason. Only the Kearney woman remains with the group.

Tonight three underground followers, often referred to as "space fetuses," will "pass the faith" to a Lincoln audience.

The movement began last spring when a man and woman calling themselves Bo and Peep signed up the first 26 disciples in their design for heavenly ascension.

Three newer followers, a woman who goes by the name "Hickory," and two men who go by "Tuna" and "Reach," will hold a public meeting at 7 p.m. in the UMHE Commonplace Chapel, 333 N. 14th St. They will ask people to give up worldly possessions and sex and join them in a search for "the second level," Tuna said.

Tuna said human existence is based on many levels with each successive level being nearer to the ultimate paradise.

By breaking all possible ties with the earthly level of existence, it is possible to enter what Tuna called the second level.

Sacrifices

"We don't have real names and we have given up most worldly possessions," he said. "We don't talk about our past lives because they are irrelevant."

Worldly sacrifice only "guideline"

However, neither Hickory, Reach nor Tuna have sacrificed cars, money or watching television, they said. Sacrificing possessions is only a guideline set by Bo and Peep, they said.

Reach, apparently the spokesman for the three, said he was a common worker before he was recruited at a meeting in Boulder, Colo.

He refused to disclose his occupation, but said "it was ordinary—nothing glamorous."

Reach added that not all followers are young. Some were old and once wealthy, he said.

Tuna said he discovered the "deep and inherent truth" in November when he attended a meeting in Oklahoma.

"I was in the U.S. Air Force and due to get out," he said. "They told me at the meeting that if I were meant to follow I would find fellow followers to travel with."

"I wasn't surprised when I met Reach and Hickory in Boulder," he said.

Children abandoned

Hickory did not reveal her previous occupation. At the meeting in Waldport, people left behind not

only names, identities and homes, but even children.

After the Waldport meeting, one couple gave their two-year-old daughter and 14-month-old son to a friend.

According to Reach, giving away one's child is in the child's best interest.

Continued on p.16



Photo by Steve Boerner

Tuna, Reach and Hickory, three "Space fetuses", will speak tonight at 7 at the UMHE Commonplace chapel, 333 N. 14th St. The "space fetuses" have given up their worldly goods and say they are waiting to ascend in a spacecraft to another level of existence.