

Poor man's bank' continues tradition

Dirty Dick's Pawn shop at 909 O St. stands as a monument to an old and honorable tradition. Tucked between an adult book store and X-rated movie house and Marie's Oasis, the shop sees all kinds of people, and deals in almost every imaginable kind of merchandise.

The place is packed with watches and rings of all descriptions, hair dryers, toasters, stereos, guitars and a few tires, not to mention the standard pawn shop fare of bayonets, knives, pistols and rifles.

Dirty Dick, alias Dick Budig, said he thinks his pawn shop provides a valuable service.

"I think there is a place in today's society for a pawn shop. It's a kind of poor man's bank. I mean, where else are they going to go, you just can't drag your stereo down to the bank when you need a few bucks. And with some of these people, a few bucks can make a lot of difference," he said.

Bankers to bums

Although the bulk of his trade comes from blue collar folks who need a few dollars, Budig said he sees all kinds of people in his store, from bankers to bums.

"I see every kind of person, the really down and outers, people who need 30 bucks or so to cover a few bounced checks, and people who have a lot of money. Some of them wouldn't shop anywhere else," Budig said.

Budig said he enjoys the chance to meet these people. "Every day around here is like Halloween. I see and hear things in here you wouldn't believe."

More than the people, Budig said he enjoys playing up the pawn shop image. His slogan, "I got screwed by Dirty Dick" is printed up and sold on a t-shirt.

Instant psychology

"It's kind of fun, like instant psychology," Budig said. "You hit 'em right up front with the cold hard

truth, 'Look, I'll deal with you, but I want the best of the deal, and I'll screw you if I get the chance."

"And you know, it doesn't seem to make a bit of difference. People are resigned to getting screwed when they hock something, it's just a matter of degree."

Budig said pawn brokers tend to specialize, and like to deal in merchandise they know. With some, it's clocks and antiques, and other brokers go for musical instruments. He said the things he knows best are cameras and electronic equipment, although he will buy, sell or hock almost anything.

Thirty-day loans

A person wanting to get a loan from a pawn shop can expect to get less than 20 percent of the retail value of whatever they are trying to hock, "and that's if it's in damn good working order," Budig said. He said he makes thirty-day loans at 10 to 20 percent interest.

If a person borrowed \$30, he could expect to pay about \$36 at the end of 30 days, or forfeit what he borrowed on, according to Budig.

When selling merchandise, Budig said he can offer no guarantees. He is quick to point out that a low price is about all he has to offer.

"But if I know something doesn't work, I'll tell them before they buy it. You can't stay in business any other way," he said.

Budig said he spent about 20 years in news writing, advertising and public relations before buying out Charley's Pawn shop last year. He still runs a small advertising agency that provides most of his income.

"This thing is paying for itself and adds a little to my income," Budig said. Then again you can consider it a psychological income, the experience intrigues me."

short stuff

The College of Business Administration's student magazine, Probe, is still in need of an advertising manager and a photographer on a volunteer basis. The advertising manager will sell and prepare the magazine and take care of the magazine's finances. The photographer will be responsible for taking all pictures and producing them in a camera-ready manner. Applications for the two positions are available in CBA 240.

Need help in accounting? Beta Alpha Psi is sponsoring an accounting lab today in CBA 120 from 3:30 p.m. to 5 p.m. and in CBA 123 from 6:30 p.m. to 8 p.m. Beta Alpha Psi members will be available to answer any questions you may have on accounting material.

The Undergraduate Sociology Association will meet Tuesday at 12:30 p.m. in Oldfather 722 and at 3:30 p.m. in Oldfather 707.

The UNL Student Ad Club will meet Tuesday at 4:30 p.m. in the Nebraska Union. Room number will

be posted. Featured speaker will be J. Gregg Smith.

The Teachers College Advisory Board will meet Tuesday at 6 p.m. in the union. Room number will be posted.

The Women's Resource Center is sponsoring a gay women's rap group from 6 p.m. to 8 p.m. Tuesday in the Women's Resource Center.

Phi Chi Theta will meet Tuesday at 7 p.m. in the Nebraska Union. Room number will be posted.

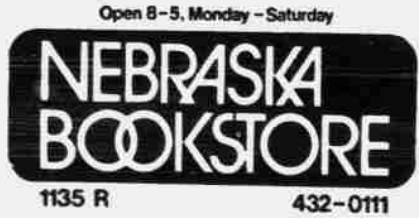
The Food Science Club will meet at 7 p.m. Tuesday in the C.Y. Thompson Library. Featured speaker will be James Rieth.

The UNL Young Americans for Freedom will meet Tuesday at 7 p.m. in the Nebraska Union.

The UNL 4-H Club will meet at 7:30 p.m. Tuesday in the Nebraska Union. Room number will be posted.

A Sale.

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