

# Attorney deals out free advice on student problems

By Gordon Johnson

Most students hopefully will not require the services of Bob Lange's office, but for about 150 students a month it is a comfort to know his services are available.

Lange is an attorney who runs the Student Legal Services office on the second floor of the Nebraska Union. The office has been in existence since 1973 and Lange has worked in the office for two years.

Lange's salary is paid through student fees and he is hired by ASUN. The position requires Lange to be available to answer student's legal questions and to advise ASUN when necessary.

The cases Lange advises are mostly minor cases because the regents do not allow him to go to court to represent his clients: he may only advise.

This is the most frustrating part of the job, he said, because going to court would allow him to become more effective.

"IT ALSO GETS frustrating because I can only give a very limited amount of time to an individual," he said.

His time is limited because he serves about 140 to 150 people a month, not including people who call him for advice.

"I don't like to give advice over the

phone, but I will give them information," he said.

It is too easy to miss a point or overlook a piece of information or evidence when one gives advice over the phone, he said.

Most of the problems he deals with concern housing and alcohol, he said.

"Far and away the most common problem is housing. It causes about one half of the problems," he said.

People seem to have a hard time getting their security deposits back or the landlord does not want to maintain the property and keep repairs up, he said.

LANGE SAID THE second greatest problem his office deals with is alcohol related; driving while intoxicated.

And the third greatest area he deals with falls under the heading of petty offenses. Destruction of property or traffic accidents fall under this heading.

Some questions regarding the right to privacy have also popped up on campus, he said.

Some people in the dorms have allowed their rooms to be searched without the authorities acquiring a search warrant, he said.

"You shouldn't leave your constitutional rights at the door when you check in for

the night. I happen to believe that a search warrant will be necessary for a criminal case," he said.

A person living in the dorms should not use physical force to keep the room from being searched but he should make sure his protest has been noticed by the authorities.

He does not receive many complaints about illegal searches he said, because the tendency "on petty offenses is for people to take the penalty and forget about it."

SOCIETY HAS TAUGHT people that the thing to do is take their lumps and not complain, he said.

The best advice Lange said he can give

to help keep people out of a legal battle is to be conscious consumers.

In this society it is important that "the consumer beware," he said.

Recently, hearings conducted by committees and panels of students and university employees have made the news.

However, Lange said he questions the effectiveness of such committees.

"It is my impression that people who don't know the law are being asked to conduct a quasi-legal proceeding," Lange said.

"People on boards are put in a position to make a decision about something they don't know anything about."

## Insurance . . .

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Straight life has a constant premium which tends to be higher because it does not increase, Belth said. A straight life insurance policy contains a cash value which increases with the age of the policy.

THE MAJOR DIFFERENCE between renewable term and straight life insurance, Belth said, is "savings accumulation." A straight life insurance policy acts as a savings vehicle because of its increasing cash value, whereas term insurance has no cash accumulation, and cannot be cashed in.

Although a straight life policy can be used as a cash savings plan, the interest rate earned on it usually is lower than that of a savings institution, Belth said. The interest rate depends on the policy.

Belth also said that he is neutral on straight life versus renewable term. He said the choice is one only the consumer can make, and boils down to the question of using life insurance as a savings vehicle.

The third consumer question is "Where do I buy my insurance?" Belth said. When choosing an insurance institution, a financially strong company with low prices should be considered. Best's Insurance

Reports, a publication that evaluates a company's financial strength is a good guide in choosing, he said.

BELTH SAID WHEN selecting a company the consumer runs into identification problems. He added there are innumerable insurance companies named "Lincoln something" or "Jefferson something" and asked why there are no insurance companies named "Nixon Life."

According to Belth, it is "extremely difficult" to make the right decision in buying insurance, but it is the responsibility of the consumer to purchase the most appropriate policies and to take the initiative in finding his company and agent.

Belth said that selecting an insurance agent should be done in the same manner as selecting any other professional services, such as a lawyer or doctor.

Unfortunately, Belth says the insurance business has not been set up on consumer-selection basis. He added that insurance agents pride themselves in seeking out their customers.

Because life insurance purchases necessarily deal with the subject of death, people are leery of looking at life insurance as a consumer good, he said.

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