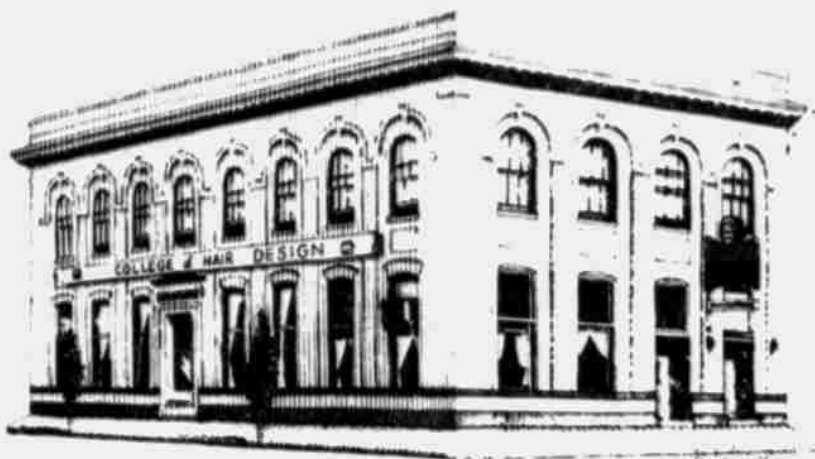


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## Swindlers devise new tricks for consumers' bank cards

With the increased use of bank cards and cards, swindlers and con artists have devised new tricks to take advantage of consumers.

"In the past, these con artists would play on consumers' greed, but now the artists play on an individual's desire to be friendly or helpful," said Janet Wilson, extension consumer specialist at the University of Nebraska. And they may take advantage of an individual's carelessness.

Wilson said one con game using a bank card is called the "double-dip scam." This trick involves a respectable-looking swindler who ends up obtaining your secret code and withdrawing funds from your account. He does this at a branch with more than one automatic teller machine.

Pretending to use the customer service phone, he tells you that the machine you are using is out of order and entices you to remove your card from that machine (the machine is activated) and to continue your transaction at another machine.

By watching you use your secret code, the stranger enters your code in the first machine, then asks you to put your card back into the first machine to activate it and returns it to you. The con artist has just stolen money which will be charged to your account.

Wilson said there are several precautions consumers can take to guard against fraudulent use of their bank cards including:

- Do not let anyone use or borrow your bank card. The bank card is a powerful financial tool which should be appropriat-

ely safeguarded.

- Do not let anyone know your secret code. The secret code is the only safeguard built into the automated process to ensure that the user of the bank card is an authorized one. If someone is watching you enter your code on the machine, don't hesitate to cover your hand as you punch in your code.

- Do not write down your secret code. For your own protection, your code should be easy to remember without having to write it down. Anyone who has access to your card and your code has access to all of your money.

- Do not walk away from a machine without cancelling or completing a transaction. Failure to do this may allow the next customer to transact his business at your expense.

- Never dip your card into a machine for someone else. This attempt to "help out" could cost you more than you'd like.

- If you become suspicious or scared, cancel your transaction and leave. Be sure to report the incident to appropriate bank personnel.

Credit cards also are experiencing increased abuse by swindlers. One common abuse is perpetrated by dishonest merchants. In this scheme, Wilson said, the clerk makes several blank drafts with your credit card and later fills in different dates and amounts and forges your signature. If you find charges for purchases made in cities you haven't visited, you've been hit by a ring of sophisticated swindlers.

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## Student regents try to get vote recorded

By Melinda Norris

Recording a student regent's sentiments in the minutes of the regents' board meeting is a violation of the NU Board of Regent's constitution, said Regent James Moylan.

Moylan countered the attempt June 20 by UNO student Regent Florence Langford to have the student regent's vote recorded on all motions brought before the board. Supported by Regent Kermit Hansen, the motion failed 7-1.

In a letter to the board, Langford stated the opinion of student regents "is not to be construed as an actual vote or an attempt to eventually gain a vote," but rather should "encourage more participation by student regents in the deliberation of the board," and to "ensure continuing input by the university community."

The constitution states the board will consist of non-voting student regents, Moylan said.

ASUN President Rick Mockler said that by recording their votes, student regents would be accountable for their positions, not only to the board but to their constituents.

Moylan said recording the student regent's vote is not necessary because they can express their feelings in discussions.

## Graduate floor flops

A residence hall plan to give UNL graduate students a floor of their own fell through this fall.

This semester the third floor of the 5,000 building in the Selleck Quadrangle was to be the exclusive residence of graduate students. Last spring the housing administration gave out fall contracts to graduate students, hoping to fill the 24 available spots.

Unfortunately, said Richard D. McKinnon, assistant director of housing, not enough graduates took contracts and the floor was not going to be filled as they had anticipated. The administration's projections had indicated that the graduates would fill the hall.

"Each year we base our predictions (of future residents) on earlier years and each year we get a bigger housing demand for housing by graduates than undergraduates," McKinnon said.

As a consequence, the graduates were assigned as before to one end of the third floor. The other end is occupied by undergraduates.

Margaret Wenke, coordinator for contracts and assignments, said a door in the middle of the third floor separates the undergraduates from the graduates. The housing administration had planned to move the door to the end of the hall making the floor for graduates only, she said. only, she said.

## Correction

An article appearing on page 14 in Monday's Daily Nebraska incorrectly reported that cash advances and book vouchers are for students whose total aid or student loans exceed tuition and fees.

The story should read that students who have been awarded grants and/or scholarship funds which exceed tuition and fees are eligible. Book vouchers and cash advances aren't issues on student loans.