

# Daily Nebraskan

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## Credit service offers advice on management of finances

By Dulcie Shoener

Students and the general public can receive free budget advice from the Consumer Credit Counseling Service of Nebraska, 3701 O St.

The office assists people who have difficulty handling credit, according to Sheree Atwood, credit counselor for the Lincoln office. CCCS has been in Lincoln since February of this year. A similar office has been operating in Omaha since 1976, Atwood said.

The service counsels on several levels. When a person initially contacts CCCS, either by phone or by mailing in a postcard, a CCCS counselor will call him back, discuss the program with him and send out a financial statement form for the person to complete. An appointment for counseling also is set up.

The person then visits the CCCS office and goes over the completed form with the counselor. The form asks for such information as names of creditors, amounts owed and total income. A budget form is included.

### Free Budget counseling

Some people may just need assistance in making up a budget they can live with, Atwood said. There is no charge for this type of counseling, she added.

If a person has a lot of debts and not enough income to handle the monthly payments on all of them, CCCS can set up a debt management plan for the person, Atwood said. In this program, the counselor and the individual set up a monthly

budget and decide upon an amount which will be used to repay the debts. CCCS notifies the creditors that it will be handling the person's debts.

The individual sends the money to CCCS each month, where the money is prorated to the various creditors according to the amount owed, Atwood said. CCCS deducts a monthly handling fee of \$5 before distributing the money.

CCCS is a non-profit organization. Its funding comes from creditors, who pay 12.5 percent of the amount of money CCCS recovers for them, Atwood said.

"The system is advantageous to both client and creditor," Atwood said. "The creditor is getting some money back and the client is repaying his debt."

### Unexpected expenses

Atwood noted that "a lot of people get into debt and either their income falls or expenses increase." She said the service helps those who just can't make it on their own because of loss of income or unexpected expenses such as hospital bills.

"We get some people on the verge of bankruptcy and can hopefully get them set up on this program to avoid this drastic measure," Atwood said.

Because the typical student has not run up a lot of debts, CCCS probably would benefit students mainly in budget advice and money management counseling, Atwood said.

"Students may just need to sit down and set up a budget," Atwood said. "Students who are getting near graduation



Staff Photo by Dave Bentz

Tim Brugh, a sophomore agricultural major, sells a little bit of everything at his push-cart, located at 13th and O streets. Here, Brugh sells Ted Brudvig, 860 S. 31st St., a bag of popcorn Monday morning.

may have to think about paying back their student loans."

"Students have to think about establishing credit, too, as they get out in the real world," she added.

CCCS offers educational programs to schools and to the public, Atwood said.

Recently, she spoke to a group of Southeast Community College students about budgeting.

A UNL business major, Annette Bonness, is serving as an intern with CCCS, Atwood said. Bonness talks to creditors, sits in on counseling and handles paperwork, Atwood said.

## Crumley to direct new journalism graduate center

By Duane Retzlaff

For Wilma Crumley, acting dean of the UNL School of Journalism, this January will bring the end of her temporary deanship. It also signals the beginning of an active involvement with the school's new graduate center.

R. Neale Copple, acting vice chancellor for academic affairs, will return to his post as dean of the School of Journalism in January when Vice Chancellor John Strong returns after a year's leave of absence.

Crumley, who chairs the journalism graduate program, has been named director of the center, called the Gilbert M. and Martha H. Hitchcock Center for Graduate Journalism Education and Professional Development.

She was also named the first recipient of the Martha H. Hitchcock Distinguished Graduate Chair in Journalism by the NU Board of Regents at their September meeting, an honor that carries a \$5,000 stipend.

The Hitchcock Foundation funded the graduate program, which started in 1975, when Crumley was named chairperson.

Crumley, a Fremont native, graduated from Midland College in Fremont in 1949 with a bachelor of arts degree and worked for 10 years in advertising for newspapers in Fremont, Lincoln and Manhattan, Kan.

After earning her master's degree from the University of Missouri, she taught at Missouri and Stevens College while earning her doctorate degree, which she received in 1965.

Crumley became the first woman faculty member of UNL's Journalism School that same year, a move she said she hasn't regretted.

When she was looking for a teaching job, she was told UNL was a good school with a lot of potential for growth, Crumley said. That assessment has proven accurate, she said, noting that the School of Journalism has more than doubled in size since

she came here.

"It was good to find the best opportunity at home," she said.

The school's advertising program began the year before she joined the faculty, Crumley said. She has taught all the advertising courses, as well as School of Journalism core courses, at some time during her first 10 years here.

Although she has enjoyed her job as acting dean, Crumley said, she is eager to return to teaching graduate students.

"Quite frankly, I'm missing the contact with graduate students," she said. Most of the journalism graduate students are professional journalists who are working on their degrees part time at night, she said.

For the last two semesters, some grad-

uate-students have attended classes via "interactive television," Crumley said. Television cameras in Omaha and Lincoln classrooms transmit back and forth, allowing the teacher and students to have class discussions.

Larry Walklin, who is the acting chair of the graduate faculty, is teaching the television-aided class this fall.

The interactive television setup helps in the teaching of graduate courses, Crumley said, because the students probably will have spent the day working and are not as inclined to drive to the Lincoln campus, especially in the wintertime.

The interactive television is just one example of the growth of the school's graduate program, Crumley said.

## Grape stomping, bed races part of Lincolnfest activities

Lincolnfest, a celebration of life in Lincoln, will be Friday through Sunday in downtown Lincoln, said Judy McDowell, co-chairperson of Lincolnfest.

This year's activities will include a grape-stomping contest on Friday from 5:30 p.m. to 6:30 p.m. at Centennial Mall. Contestants will race the clock to fill a pitcher with juice from stomped grapes.

Also planned are a newspaper toss-up contest at 1 p.m. Saturday on N Street from 14th to 16th streets and bed races at 2 p.m. Saturday on N Street.

Several new events have been added this year, including a Renaissance Fair from noon to 6 p.m. Sunday on the Union College campus and a Return to Medieval Times, also starting at noon near the State Office Building.

A parade on Saturday at 11 a.m. starting at 10th and R streets is on the Lincolnfest agenda. A UNL variety show is

set for Saturday at 8:30 p.m. on the steps of the State Office Building and a golf tournament will begin Saturday at 8:30 a.m. at Pioneers Park.

"We think of our ideas by having a committee brainstorm and try to think of fun things," McDowell said. "Since the celebration is of life in Lincoln, we think of all the things life includes and highlight all the different aspects of life in Lincoln."

McDowell said Lincolnfest began in 1977, when Lincoln had completed the first phase of the O Street beautification project. The Lincoln Center Association and some pork producers sponsored the first celebration, which was known as "Hog Wild," she said.

Because the first year's celebration was a success and work continued in the downtown area, "Hog Wild" became "Lincolnfest" in 1978, she said.

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Staff Photo by Dave Bentz

Wilma Crumley