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<p><b>PLAZA 2</b> MONTY PYTHON AND THE HOLY GRAIL <small>PG</small></p>	<p><b>PLAZA 4</b> Arnold Schwarzenegger COMMANDO <small>R</small></p>

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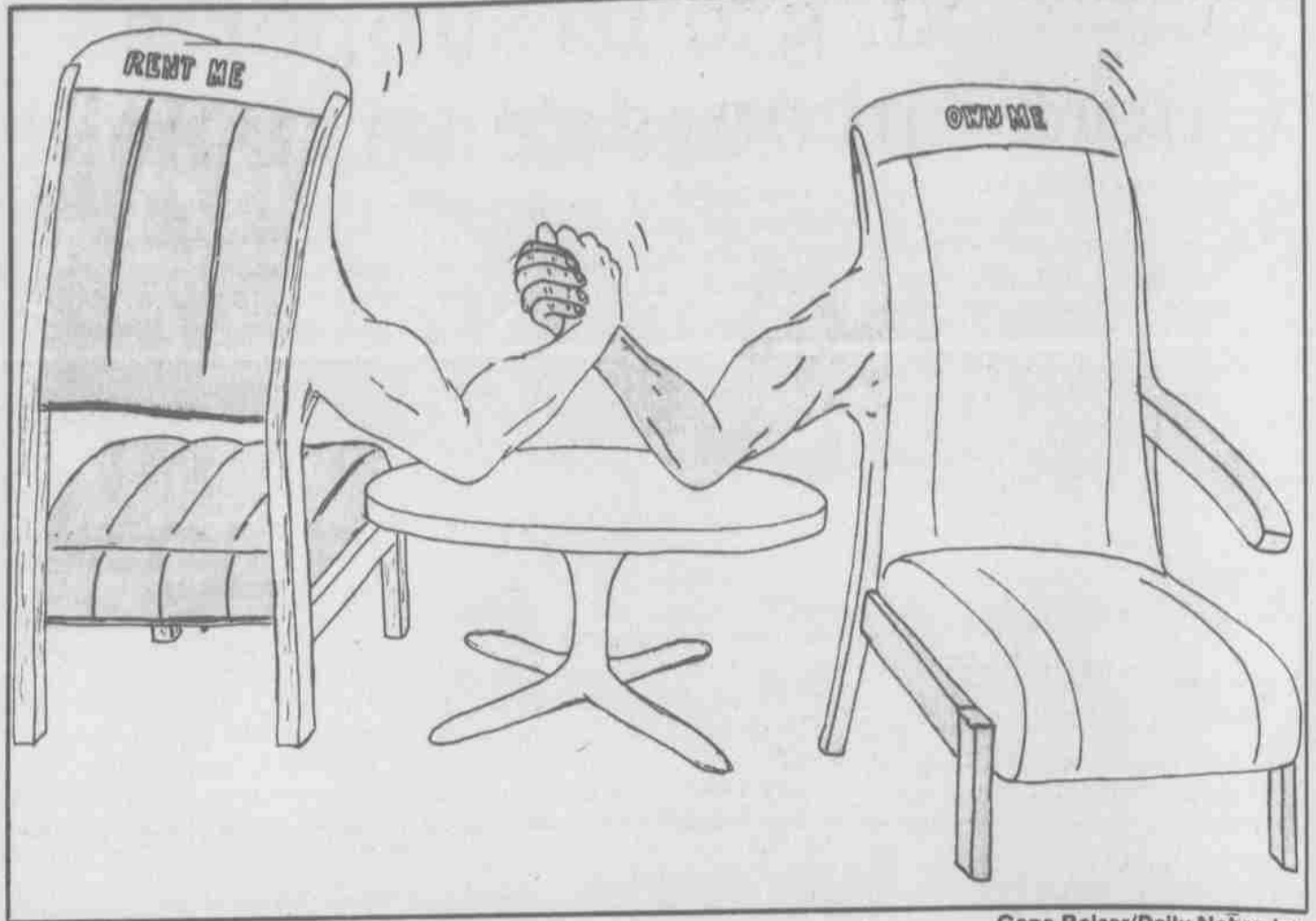
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Gene Reiser/Daily Nebraskan

## Rent now, buy later No cash doesn't mean no stereo

By Jane Campbell  
Staff Reporter

Rent-to-own appliances and furniture provide an option for students who don't have the cash or established credit to buy that new stereo or refrigerator.

Buying with cash is better, but students might not be able to do that, said Darald Gottsleben, owner of Rent-a-Wash, 1422 South St.

For example, with the cash to buy a new stereo, people might consider financing offered by the retailer, Gottsleben said. Many retailers sell a customer's loan to a finance company which pays the retailer for the product and accepts payments from the customer.

To qualify for financing, Gottsleben said, people must have excellent credit rating. Finance companies often charge high interest and many require a down payment, he said.

Stereo West, 4011 O St., offers financing through Avco Financial Services, 1314 N. 66th St., said manager Charlie Beard. Avco charges Stereo West customers about a 21 percent finance charge, Beard said.

Qualifying for financing is difficult

and almost impossible for undergraduate students, he said. Avco requires customers to be employed full time. It also checks people's employment and credit histories, he said.

However, a parent can be the main signer for students' loans, since most students don't work full time, he said.

Many rental stores advertise no-credit hassles, which means people with bad credit ratings can rent to own.

"And if something happens 30 or 60 days down the road and you can't make payments," Gottsleben said, "you just call and I'll come pick it up."

But if people can't make payments to a finance company, they still owe the company the difference between the amount paid and the wholesale price of the appliance after the merchandise is returned, Gottsleben said.

Defaulting on a loan hurts a person's credit rating, he said.

"A lot of people think if they take (the appliance) back and pay up (to the wholesale price), then it doesn't hurt them," he said. "But that's not true. That's how you get a bad credit rating," he said.

After renting a stereo at Rent-a-Wash for 18 months, the renter owns the stereo, Gottsleben said. Monthly payments on new stereos can cost anywhere from

\$19.95 for a tabletop model to \$89.95 for a 150-watt system with components, he said. All payments go toward the ownership of the merchandise at Rent-a-Wash, Gottsleben said.

However, rental companies differ in the amount of the monthly payment that goes toward ownership.

Brett Schroder, manager of Ace Rentals and Rent-to-Own, said half of the monthly payment on a TV goes toward ownership, and the other half pays a rental fee for a six-month rent-to-own period.

Monthly payments and rental periods differ between stores. The average rental period is six to eight months at Rent-a-Wash, Gottsleben said.

"Then we rent (the product) as used merchandise for another year or year and a half," he said, "which is where I make my profit."

Gottsleben said students rent mostly air conditioners and refrigerators. However, he said most of his customers are middle-class people who have reached their credit limit.

People pay more overall when they rent, Gottsleben said, but cash is not always available when it's needed.

"You can't compare renting with paying cash," Gottsleben said. "You compare renting and financing."

## UNL gay association seeks grant

From Staff Reports

The UNL Gay/Lesbian Student Association is awaiting an ASUN decision that could bring the group one step closer to applying for a \$1,000 grant.

ASUN President Gerard Keating said

GLSA's request for a letter of support will go to a committee and a decision will be made next week.

Rodney Bell, GLSA secretary, said the group needs three letters of support before it can apply for a grant from the Chicago Resource Center, a foundation that funds gay/lesbian groups.

Bell said GLSA would use the grant for a telephone hotline, educational material for advertising, GLSA resource center costs and other programs.

The group already received a letter of support from a Lincoln gay/lesbian group, he said.

## Report shows program effective

PARTNERS from Page 1

people, improve communication skills and develop leadership skills.

"It makes you feel like you've got someone to talk to. You've got a friend," he said.

Ag Partners tries to "build relationships," Topil said.

Tom Pleiss, Topil's partner, said he enjoys the program. Pleiss, a natural resources major from Omaha, said he might become an upperclass partner next year.

Wiegiers said he organized Ag Partners because he was concerned about problems in keeping students in school.

"Ag Partners is really a substitute for things that faculty ought to be doing," he said.

"Unless faculty of all institutions begin to recognize their obligations to work intimately with students in fulfilling their needs," Wiegiers said, "we'll suffer a tremendous reduction in student enrollments."

Still, Topil and Wiegiers said the pro-

gram needs to be redefined.

Topil said problems arise when partners' schedules "collide." He said some personality conflicts and some "pretty apathetic" upperclass partners decrease the program's effectiveness.

Even with these problems, the report issued on Ag Partners' effectiveness favors continuing the program and expanding it to all UNL freshmen.

This year, Ag Partners matched 50 freshmen with an equal number of upperclass partners. Upperclass partners receive college credit for participating in the program.

Partners were matched mainly by major, Topil said. Fraternity and sorority affiliations also were considered.

Topil said Ag Partners doesn't exclude Greeks from joining the program. But in previous years, he said, Ag Partners found that the program duplicated the "network" of information available in Greek houses.

Wiegiers, Ag Partners faculty adviser, personally interviews and selects upperclass partners. He said he bases his decision on each applicants "human

resource capital" which helps them understand and appreciate a freshman's needs.

Wiegiers said he hopes students eventually will run the entire program.

In conjunction with Ag Partners, Galen Dodge, associate professor of agricultural education, teaches an interpersonal skills class.

Dodge said his class teaches people how to build relationships like those in Ag Partners.

Wiegiers said the class may become a prerequisite for upperclass partners.

Dodge and David Rucker, a graduate of the UNL Institute of Agriculture and Natural Resources, wrote a report detailing Ag Partners and its results after two years.

A survey found that 72.7 percent of freshmen in the 1982 group remained at UNL for their sophomore years. This shows a 14.2 percent higher retention rate than normal.

Of the 1983 freshman partners, 74.4 percent were still enrolled. The retention rate was 5.8 percent higher for Ag Partners freshmen.