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Service could save students money

By Doug Isakson
Staff Reporter

As credit card services become more numerous and complex, one student at the University of Nebraska-Lincoln has found a way to capitalize on the confusion.

Last June, Daniel McManaman, a senior engineering major at UNL, began posting ads on campus bulletin boards offering a list of about 25 credit cards, and the services each offers. He charges a \$2 fee for the list.

"It's turned into a nice little business," said McManaman, who said he has had about 500 customers so far.

McManaman said the cards on his list offer the best combination of low annual fees, low interest rates, the longest grace periods, and the best services, such as access to instant cash.


The credit card information service has a special appeal to college students, McManaman said, because of the way they use credit cards.

"I know that students are the first ones to just pay off the minimum fees and not pay off their credit card each month as opposed to a lot of people who try to pay (the balance) off each month.

"If they (students) can get a card with a lower interest rate, they'll save a lot more money," McManaman said.

He said he has added to his list of cards over the years, updating the information each month.

"I'm just a student," McManaman said. "I'm not trying to make a killing. I charge \$2, and there are some costs in putting it out. And you might end up saving \$50."



OK!

THANKSGIVING & WINTER BREAK

OK!

CRESTED BUTTE NOVEMBER 22-26 4 NIGHTS **\$144**

STEAMBOAT JANUARY 2-12 5 OR 6 NIGHTS **\$168**

BRECKENRIDGE JANUARY 2-7 5 NIGHTS **\$173**

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VAIL/BEAVER CREEK JANUARY 5-12 5 OR 7 NIGHTS **\$209**

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This Week We Recommend TSO's Chicken (not on menu)

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Student Health and Accident Insurance

Mid West National Life Insurance Company in Irving, Texas provides UNL students and dependents with medical coverage designed specifically for them. All undergraduate and graduate students who have paid their University Health Center fees are eligible for coverage under this plan. Their dependents are eligible for coverage although they must use community medical resources.

The insurance policy will pay 80% of the first \$2,500 of reasonable and customary expenses after a deductible has been met, and 100% of the expenses above \$2,500 up to a lifetime maximum of \$50,000. For treatment received at UNL Health Center, the deductible is waived and covered expenses are paid at 100%. Refer to your insurance brochure for additional benefits and covered expenses.

Enrollment for first semester ends October 8, 1989

Fees for the 89/90 School Year are as follows:

Student Only.....	\$260.00
Add for Spouse.....	720.00
Add for Each Child.....	315.00

If you wish to be covered under this plan, you must fill out the enrollment cards available by mail or from the Student Health Center. Coverage becomes effective upon receipt of your payment.

in brief

Botanical garden to be designated at UNL Friday

Various research gardens and landscaped areas on City and East campuses, and the Maxwell Arboretum on East Campus, will be designated as the UNL Botanical Garden and Arboretum Friday.

With the designation comes affiliation with the statewide system, including about 40 sites throughout Nebraska. The day's events will begin at 3:30 p.m. south of Love Library.

The NU Board of Regents approved a plan for establishing the UNL Botanical Garden and Arboretum in February 1988. The board's objective was to bring the designated gardens and green spaces on the two campuses under one unifying planning concept.

police

Beginning midnight Monday, Oct. 2

1:21 a.m. -- Window reported broken in Abel Hall north lounge, \$50.

9:22 a.m. -- Two-vehicle, non-injury accident reported at Area 3-4 near Chi Phi Fraternity, \$600.

10:32 a.m. -- Cassette tapes, case, coat and gloves reported stolen from vehicle parked in Area G, 17th and Vine streets, \$665.

12:06 p.m. -- Person living in Abel Hall reported to have received annoying phone calls.

1:02 p.m. -- Wallet and contents reported stolen from Oldfather Hall, \$86.

1:49 p.m. -- Person reported to have fallen from bicycle. Taken to University Health Center for treatment of minor scrapes to hands.

2:03 p.m. -- Windshield reported broken on vehicle parked in Area 3, New Hampshire Street between 14th and 13th streets.

2:10 p.m. -- Person living in Schramm Hall reported to have received annoying phone calls.


4:30 p.m. -- Radar detector reported stolen from Vet Basic Science Building, \$100.

5:01 p.m. -- Camper shell reported vandalized on truck parked at Married Student Housing, \$50.

6:48 p.m. -- Bicycle reported stolen near Hamilton Hall, \$69.

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University of Nebraska-Lincoln



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