

## POLICE REPORT

### Beginning midnight Friday

12:02 a.m. — Two people arrested, transported to Lancaster County Jail, 21st and Y streets.  
1:30 p.m. — Wallet stolen, Wick Alumni Center, \$20.  
2:08 p.m. — Wallet stolen, Nebraska Union, \$40.  
2:16 p.m. — Pager stolen, Nebraska Union, \$145.  
5:31 p.m. — Unauthorized person in building, Brace Lab.

### Beginning midnight Saturday

2:55 p.m. — Purse stolen, Manter Hall, \$262.  
11:43 p.m. — Transient person, Nebraska Union.

### Beginning midnight Sunday

3:45 a.m. — Two speakers/amplifier stolen, parking lot at Harper-Schramm-Smith, \$130 loss, \$150 damage.

## Credit cards

Continued from Page 1

Benning said she no longer used her cards.

"I just had to stop myself," she said. "The cards were just too tempting and too easy to use."

"Now I pay for everything in cash; if I run out, I can't buy anything else," Benning said.

Kathleen Prochaska-Cue, an associate professor of Consumer Science and Education, said the use of credit cards was a common way for students to incur debt.

"What students buy should last them longer than it takes to pay off the item," Prochaska-Cue said.

"With cash advances, in general, the interest rate is higher," she said. "A lot of people don't realize that."

Credit card companies target college students because they are a prime market audience, she said.

"(Credit card companies) know students have the potential for having an income sometime soon," she said. "And they know students are at a point in their consumer lives when there are going to be large purchases made sometime in the near future."

"Credit cards can be dangerous for some students because there are so many temptations out there," Prochaska-Cue said. "It's real easy to think of it as a credit and forget that it's also a debt."

"It's also really easy to pull that piece of plastic out on the spur of the moment, but the bill does come home eventually," Prochaska-Cue said.

She said some credit card abuse signs to watch out for include:

- Looking at the minimum monthly payment before the total amount due when students get their credit card statement.

- Using credit to pay expenses that really should be paid with current cash flow such as rent, utilities or groceries.

- Making payments on one credit card from cash advances from another.

- Balances are at credit limit, making cards unavailable for emergencies.

There are, however, opportunities for college students to show they are responsible and credit-worthy, she said.

"Students use credit cards for many reasons," Prochaska-Cue said, "be-

cause they are convenient, they come in handy in case of an emergency and they can be used as a form of identification.

"However, students should be wise users. They should use credit cards as a tool to benefit their financial situation now and in the future."

Freshman psychology major Roxie Giebelhaus, who has no credit cards, said she would like to get one to establish a credit history.

"I have a bank account, but I don't think that's enough," Giebelhaus said.

"If I got a credit card, I'd try to be cautious, but I've never had one before and I'm sure it would be tempting," she said.

**Credit cards can be dangerous for some students because there are so many temptations out there.**

—Prochaska-Cue  
associate professor of  
consumer science and  
education

Sheree Mowrey, a manager of Consumer Credit Counseling Service of Nebraska, Inc., said having a checking or savings account was a good way for college students to build credit.

"If students keep the accounts in good standing by avoiding overdrafts, they can create a valuable credit record," Mowrey said.

Other ways for students to establish good credit histories include paying apartment rent on time and by applying for a department store credit card and paying the bill each month.

"You can use your landlord as a credit reference and show that you can use credit cards responsibly," Mowrey said.

"It's important for students to establish a good credit history, but they don't have to use credit cards to do it," she said.

Mowrey said college students who found themselves sinking under a growing pile of debts could contact CCCS for credit counseling. This service helps people sort out their debts and work out payment plans with creditors.

# Women's Week focuses on disabled

By Jeff Zeleny  
Senior Reporter

Women's Week is changing its focus this year, concentrating on issues that affect everyone, an organizer said at a Monday rally.

Accessibility with a focus on disability will highlight the annual event, Gwen Fischer of the Women's Center said.

"Women's Week is about everyone," she said. "When a group of the population is not being recognized, we, as women, recognize that."

Women's Week, organized by the Women's Center, the University Program Council and the Department of Women's Studies, has been an event at the University of Nebraska-Lincoln since the early 1970s. While past years have focused strictly on women, this year's sponsors have planned something different.

Deb Anderson, a sophomore human development and the family

major, is helping with the event to make other students more aware of disabled students.

A panel discussion held Monday night in conjunction with Women's Week focused on making friends with disabled students.

Anderson, a non-traditional student, said that when she came to UNL this year, it was an intimidating experience.

Anderson became acquainted with Randy May, a senior political science major, shortly after coming to UNL. May, a disabled student, quickly became Anderson's friend.

"It can be hard to make friends sometimes if you really aren't outgoing," she said. "When I first came on campus, I was kind of overwhelmed. He was a real inspiration."

A second panel discussion focusing on careers for people with disabilities will be tonight at 7 in the Nebraska Union. Anderson said it often was difficult for disabled stu-

dents to find adequate jobs after college.

" Oftentimes, people see the disability and don't get past what they see to the student's mind," she said.

Wheelchair Wednesday, an annual event sponsored by the Association of Students of the University of Nebraska, is also this week. Officials from Lincoln, UNL and ASUN will go on a tour of campus with disabled students to point out problem access areas.

All students are invited to participate in the event, which begins at 8 a.m.

After last year's Wheelchair Wednesday, additional funding was allotted to construct more curb cuts for wheelchairs on campus, Anderson said.

Women's Week will end Saturday with an address by keynote speaker Karen Thompson, a nationally recognized disability-rights activist.

## Centuori

Continued from Page 1

"My classes are tailor-made for each student," he said. "I know all about my students and can determine different expectations for each of them."

Centuori takes teaching seriously and stresses the importance of a good education.

"Teaching is not to train, but

rather to cultivate and spiritually enrich the individual," he said. "I do not profess; I teach. I try to help students make judgements on their own with their own individual perspectives."

"My philosophy of teaching is 'guidance without interference.'"

In addition to teaching at UNL, Centuori teaches summer classes at Middlebury College in Vermont, a distinguished language school. He is also a consultant for Italian books

and publishers and writes and publishes his own works. Centuori is the founder of an Italian worldwide periodical devoted to Luigi Pirandello, Nobel Prize winner for grammar in 1935.

In his free time, Centuori composes music and plays the piano, the harmonica and the button accordion. His latest challenge is the guitar.

"I am an Italian," he said. "It is a must

**LIGHTEN UP.**



High-fat, high-cholesterol foods can leave you with a heavy heart.

**American Heart Association**

© 1992, American Heart Association

**Do-It-Bakeries**

Join us in the morning for muffins and coffee!

Don't Forget...


**Gourmet Cookies**  
3 for \$1  
Tuesdays Noon-1  
Thurs. Nights 8-10pm

**Downtown**  
120 North 14th

**SUPPORT RESEARCH.**

It Works Wonders.

**American Heart Association**




**TO PERMIT SMOKING OR NOT IN THE NEBRASKA UNIONS? WHAT DO YOU THINK?**

An Open Forum Discussion  
Sponsored by  
The Nebraska Union Board  
Wednesday, March 31st, 1993  
12:00 Noon - 1:00 p.m.  
City Union Main Lounge

UNL is reviewing its smoking policy with a view toward Smoke Free Buildings. The Nebraska Union Board has been asked to make a recommendation to Vice Chancellor Goebel whether the Unions should be smoke free or not. What do you think?

Give us your view at the Open Forum or write to (by Apr. 2nd):

Nebraska Union Board  
University of Nebraska-Lincoln  
220 Nebraska Union  
Lincoln, NE 68588-0452



**OPPORTUNITIES AT HARRIS**

**NONSMOKERS**

**\$800**

If you are a nonsmoking, caucasian male, age 19 to 40, and available for two 3-day stays at Harris, you can earn up to \$800. Call Harris today at **474-0627** for more information.

Call **474-0627** Mon-Fri 7:30 am-9 pm;  
Sat & Sun 11 am-3 pm

**HARRIS**  
621 Rose Street  
Lincoln, NE 68502

**OPPORTUNITIES AT HARRIS**

**SPRING GARAGE SALE**

All '93 bikes on sale now. Remaining '92 bikes at blowout prices. Bar Ends, Computers, Cycling Shoes and more on sale. Outdoor Footwear and Outdoor Clothing at Clearance prices. Bauer In Line Skates, 20% off.



*Closest Bike Shop to Campus!*

**BIKE & FITNESS CENTER**

Open 7 Days a Week

427 South 13th

435-2322