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# Senator proposes bill to increase housing fund

By ERIN GIBSON  
Senior Reporter

The Legislature will decide this spring how to help fund 34,860 new housing units for Nebraskans, Gov. Ben Nelson announced Wednesday.

Based on recommendations presented Wednesday by the Affordable Housing Trust Fund Committee, Sen. Don Wesely of Lincoln will present a bill to put revenue in the Affordable Housing Trust Fund.

Nelson said the fund was established by the Nebraska Affordable Housing Act passed during last year's legislative session.

Committee Chairman Dale Tinstman said \$10 million invested in the fund could provide much-needed affordable housing for Nebraskans and help to fill a projected statewide housing need of 34,860 units by the year 2000.

"There is a dramatic need for housing in this state," Tinstman said.

Currently, private industry is not building enough housing priced at about \$70,000 to \$80,000, an amount affordable for households earning an hourly wage of about \$12, he said. Housing in Nebraska also is aging and deteriorating and in need of renovation. About 29 percent of housing statewide is more than 58 years old, he said.

The trust fund would help Nebraska communities fill this housing need, Tinstman said.

### Laying the foundation

To finance the fund, Wesely's bill proposes the Department of In-

surance policy premium tax be raised from .25 percent to 1.25 percent to raise \$11.2 million in tax revenue. Nebraska currently has the 48th lowest insurance tax of any state, he said. Wesely said his proposal would move Nebraska to 45th.

Wesely also suggested the documentary stamp tax — paid when real estate property is exchanged — be increased from \$1.75 to \$2.75 per \$1,000 of property value. The increase would generate an additional \$3.7 million for the fund.

In a report made public Wednesday on the trust fund, Tinstman and his committee also suggested getting revenue by redirecting about 25 percent of lottery funds currently allocated to the Solid Waste Landfill Closure Assistance Fund. An initial \$2 million could also be requested from the general fund, according to the report.

But Nelson said the state will not be asked to fill the entire housing need. State money invested in the trust fund should spur private industry to help build more affordable housing, he said.

"The state can identify a problem, and the state can help with a solution, but private industry is holding the keys when it comes to affordable housing," Nelson said.

The state will allocate money from the fund to communities across Nebraska, he said. Communities will then decide how to best use the funds they receive, Nelson said.

### Bringing it home

According to the committee's report, the state would be divided into six regions, plus the Lincoln

and Omaha metropolitan areas, for allocation. All regions will receive funding based on population, with a \$250,000 minimum.

The committee suggests the Omaha metro area, which comprises 32 percent of the state population, receive more than \$2.6 million. The Lincoln Metro Area could receive \$883,750, the report said.

Timothy Kenny, executive director of the Nebraska Investment Finance Authority, said many communities could use funds allocated to build lots to spur private-industry builders.

Vacant lots with water and sewer lines and streets are not available in many communities, he said. This prevents private industry builders from starting affordable housing projects, he said.

And Tinstman said this lack of affordable housing could hurt Nebraska's growth in the future.

"If businesses that exist here now are going to stay, we need to get on this."

Sufficient housing is often unavailable for workers when new businesses open in the state's small communities, he said. For instance, there was not enough housing available for workers in Oshkosh when a Cabella's plant opened there.

Committee member Robert Horak, a vice president at First National Bank of Omaha, said the state must help fill this affordable-housing gap. The gap was once closed by federal mortgage subsidies, he said, but those subsidies ended about 10 years ago.

"If we don't do something, it's going to get worse."

# Chambers adds proof for his aid-in-dying bill

By ERIN SCHULTE  
Senior Reporter

## Legislature

After Sen. Ernie Chambers of Omaha drafted LB406, known as the Physician Aid-In-Dying Act, he heard a story.

A family came and told him about the death of one of their parents who had terminal cancer. The patient was in excruciating pain, could not swallow food or water and the shallow breaths the patient took reeked of feces.

"To me, that is not dignity," Chambers said. The family's story was proof that his Aid-In-Dying Act would help people.

"You can starve them to death, dehydrate them, and that's all right," he said. "But you cannot allow them to receive assistance in dying from a physician."

The spouse of the dying patient wanted to administer a lethal dose of drugs, Chambers said, but did not because an autopsy would have revealed the cause of death — and because the patient was in no condition to administer the drugs, the spouse would have been sent to jail.

"The children would lose both parents instead of one," Chambers said.

The state has no compelling interest in keeping terminally ill patients alive, Chambers said, and there is no societal right, either. The decisions should be made by people directly involved in the situation.

And death is by no means the solution to every physically or psychologically painful situation, Chambers said. But in cases where a competent adult decides it is the best option, he or she should be allowed that decision, he said.

### Some stipulations include:

- The terminally ill patient — who will most likely die within six months — must be 19 or older and be mentally competent.

- The patient must sign a request for aid-in-dying (called an advance directive). Two witnesses must be present.

- The witnesses cannot be related to the patient, be entitled to his or her estate, have a creditor's claim against the patient, or be the attending physician.

- The advance directive may be evoked at any time.

- No doctor or health care provider would be required to perform aid-in-dying against his or her will.

- Anyone concealing an advance directive would be subject to a class 1 misdemeanor. Anyone who falsified the advance directive of another person would be guilty of homicide.

- Aid-in-dying would not be considered suicide for insurance purposes.

- The attending physician can request a psychological test.

- The attending doctor can't be charged with murder or assisting suicide.

No amount of suffering, others say, should justify physician aid-in-dying.

Guyla Mills, executive director of the Nebraska Family Council, said the organization opposed the legislation.

"Life is precious and doctors should not be put in a position where instead of upholding life they are the takers of life," Mills said. "Only God has the right to dictate when life should end."

"Every stage of life has value," Mills said.



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