

'Learn Now, Pay Later' Plan Intrigues College Men From Over Nation

DES MOINES (UPI)—Educators throughout the country are eyeing Grinnell College's "learn now, pay later" plan for helping lower-income families finance a college education.

Howard R. Bowen, president of the \$30-student college at Grinnell, Iowa, has received hundreds of letters from school officials inquiring about the installment plans. Grinnell plans to put the program into effect next September.

In one plan, regular monthly payment and billing carry no interest charges, but do have \$1 per month "service fee" to cover the cost of bookkeeping and billing.

For example, a student enters college, faced with paying \$1,850,

the yearly cost for tuition and dormitory space. Assuming a \$200 scholarship or grant-in-aid and a small down payment, the student would be left with a balance of \$1,335. This would be divided into 12 payments of \$111.25 plus the monthly service fee.

A second plan spreads the cost of a four-year college course across a longer period of time. This is called an extended payment plan.

Bowen explained that under this method, payments can be extended from five to eight years.

For example, Bowen said a student's costs for four years at the school would come to \$7,400. Assuming certain scholarships or other tuition remission devices, the

balance would come to \$5,640.

In this plan, Bowen explained, a small interest charge is added to monthly payments, in addition to the \$1 service fee.

Total monthly payments would be \$100.47 per month for five years, including an interest rate on the total amount of money, slightly more than one per cent.

Bowen said the payment plans are operated on a non-profit basis. Extra charges are aimed at reimbursing the college for its cost in administering the programs.

When parents wish to use an eight-year payment plan, the contract calls for payments to begin one year before the student enters college.

To protect the school, a parent using the extended payment plan must purchase an insurance policy which guarantees the college payment in case of the breadwinner's death.

However, Bowen said, the cost of

the policy is only \$2.88.

Several schools have used monthly payment plans for several years. However, the extended payment plan is believed to be the first of its kind operated by a college in the United States.

Some banks have instituted such a plan, but their costs generally are higher.

The president explained that the college plan will try to get students from "all economic ranges" of the country. He said rising costs have placed "unwarranted restrictions" on students who do not come from the upper economic bracket.

Payment plans were designed to fit into a "broad program" of loans, scholarships, grants-in-aid,

and increased campus employment he explained.

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Actor McIntire Prefers Bear Grease Cookin'

NEW YORK (UPI) — The pork people and certain manufacturers may shudder, but so far as actor John McIntire is concerned, that's nothing like bear grease for cooking.

"We use it all the time out home," he said, referring to a 640-acre cattle spread in northwestern Montana. "I don't know just what it is about bear fat, but things seem to taste better."

"I suppose people will say I feel that way because I sort of grew up in the wide open spaces out there and it was the easiest thing available. But that's not the answer."

"My wife's a real city girl. Not only didn't know anything about bear fat, but nothing about ranch life in general. Well, she's gotten to be partial to cooking with it. Even prefers it for making doughnuts, pie crust and delicate things like that; not just for greasing a skillet to slap a piece of meat in to."

Mrs. McIntire is an actress who uses the name, Jeanette Nolan. She came here recently to appear in one of the last episodes made by her husband as star of TV's "Naked City" series. McIntire bowed out this job after 25 episodes because being anchored in New York kept him away from his family and ranch. From the ranch to Hollywood, where his work in radio, TV and motion pictures has centered for years, it is only a matter of a few hours by plane.

"I don't think anything I say is going to put the lard and other shortening people out of business," McIntire continued. "After all, you can't just run out to the supermarket and get a jar of bear grease. And you can't just go out and ask a bear for some, either."

"It's a sort of do-it-yourself proposition, and, of course, you have to have the source of supply handy. I suppose some folks not familiar with the matter will think this is a little bloodthirsty, but out where we live, bears are a real menace to livestock and other property, and there are quite a number of them. You can't reason with them. It's you and yours or them."

"So we get a few every year. And we render out the fat just as you would make lard from a hog."

"Funny thing about bear fat. It never gets really solid like pork lard, not even in the lowest temperatures. And you seem to need less of it than other shortenings."

The idea that a hibernating bear lives off its fat and emerges lean as a rail doesn't jibe with McIntire's experience.

"We've had a few bears just out of hibernation, and they had plenty of fat," he said. "Of course, there is one thing you have to be careful about. You take a bear that lives too close to civilization, like those in our national parks, for instance; one that has access to a lot of garbage for food, say a bear that stays close to a lumber camp."

"Well, the fat of such bears is likely to have a somewhat gamey flavor. And don't ask me why the fat from hogs raised on garbage isn't affected the same way. I don't know. The fat of a really old bear also may not be desirable."

"But you take a youngish bear that's lived off natural food in the wilds, and the fat will be good."

"As for bear meat, well, we like

it. Tastes a little like a cross between beef and pork. I guess, although you'd really have to try it and make up your own mind about the taste. It has one peculiarity that makes it a little difficult to handle in the raw state. Even when it's stood for days, it doesn't firm up like other raw meat. Still has a sort of jelly-like quality. Only way I can think to explain it is that, like a good piece of beef, bear meat is shot through with fat, and I've already mentioned how bear fat doesn't get really hard."

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BALTIMORE (UPI) — Raymond Berry, Baltimore Colts end who is considered one of the National League's finest pass receivers, can barely see a football when he isn't wearing contact lenses.

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