

OSU Expert Says Installment Credit Widely Used, But Not Always Wisely

If you are between 18 and 44 years old and in the "middle income" brackets, there's a good chance you are using installment credit to buy a car, household furniture or appliances, or to repay a personal loan.

Used by almost everyone at some time in his life, installment credit is money paid back over a certain period of time at so much a month, points out Mrs. Alberta Johnston, Oregon State university extension home management specialist. It does not include home mortgage payments.

Installment credit is the biggest and most important source of consumer credit today. Used wisely, it can help families achieve the necessary goods and services to raise their standard of living. Used unwisely, it can create problems when families pledge too much of their income to monthly payments, Mrs. Johnston said.

14,000 Books Sent To Negro College By OSU Students

Some 14,000 books are on the way to a Negro college in Birmingham, Ala., from students at Oregon State university.

The total is nearly half again as many books as had been the goal (10,000) for the drive which started in late January. For Birmingham's 800-student Miles college, it will mean a 50 percent increase in library holdings which now number only 28,000 volumes.

OSU students launched the drive after reading that the Miles college educational program and efforts to gain accreditation have been hampered by lack of library facilities and books. Y-Round Table, campus YW-YMCA group, headed up the program.

Nine students who helped to spearhead the drive went to Miles college March 25 for official presentation ceremonies. In charge of the group was Dennis Crawford, Y-Round Table executive secretary.

The 14,000 books include some valuable old volumes, Crawford said. In all, 12 tons of books were donated.

In addition to donating the books, Oregon State students already have raised \$800 of the \$1200 required to ship the books to Birmingham by motor freight.

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VISIT BURNS RELATIVES
Mrs. Jack Zittercob and Tom returned Sunday from Burns where they spent two days with her brother-in-law and sister, Dr. and Mrs. Richard Thompson and family.

OBSERVE ANNIVERSARY
Mr. and Mrs. Tom Weeks were Saturday guests in the John Van Zelf home to observe the birthday anniversary of their grandson, John Van Zelf, Jr.

Cole Serves Aboard Navy's Fleet Oiler

William B. Cole, seaman apprentice, USN, son of Mrs. Royce E. Cole of Nyssa is serving aboard the fleet oiler USS Tolovana operating with the Seventh Fleet in the Far East.

Tolovana helps increase capabilities of the fleet by supplying fuel to ships of the fleet while under way. Crew members of the Tolovana

VISIT BURLEY COUPLE
Mr. and Mrs. Chet Sage spent a recent weekend in Burley, Idaho, where they were Sunday overnight guests of her brother-in-law and sister, Mr. and Mrs. Russell Heilig.

will have an opportunity to visit port in Hawaii, the Philippines and Japan during the tour of duty with the Seventh Fleet. Tolovana normally operates out of San Pedro, Calif.

Stitchettes Hold Meet At Home of President

Seventh meeting of the Stitchettes 4-H sewing club was held Monday at the home of Evelyn Cleaver, president, who conducted the business meeting. Minutes were read and approved and refreshments were served by Karry Cleaver.

Next meeting will be April 13 at the home of Joyce Cleaver. —Karry Cleaver, Reporter

VISIT IN PORTLAND
Mr. and Mrs. Arthur Cartwright, Arleta and Dean spent the weekend in Portland visiting their son and daughter-in-law, Mr. and Mrs. Darrel Cartwright and Julie.

SPEND SUNDAY IN BOISE
Mr. and Mrs. George McKee were Sunday dinner guests and afternoon visitors of her brother-in-law and sister, Mr. and Mrs. Al Law in Boise.

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AA Medium ALL-WHITE For Easter Coloring!
EGGS 39¢ Dozen

U.S. No. 1 YAMS! 2 POUNDS 25¢

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Libby's 46-Oz.—Pine-Grapefruit
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