Interest rates for car loans lower at banks

by Susan J. Fanning

So you want to buy a car, and you are wondering how you can afford one on your part-time earnings minus the cost of college and living expenses. More than likely, you must consider getting your first loan.

Advice on what percentage of one's monthly earnings should go toward car payments and other outstanding debts varies between banks and finance companies.

Lamar Richcreek, branch manager of the Winona Branch of People's Bank and Trust Co., counsels prospective borrowers that monthly payments should not exceed one-third of the net monthly take-home pay.

Bill Cline, head of the Consumer Affairs Department of American Fletcher National Bank is inclined to agree with such advice, while Bob Runyan of Morris Plan considers up to 40 percent of the earnings going toward the car payment and other debts as sound advice for the borrower.

The policy for approving applicants also varies between banks and finance companies. Both Richcreek and Cline recommend that an out-of-state student go to his hometown, family bank where he or she is well known, or apply at the college town bank where he or she has established a sound savings and checking account.

Also, the applicant's job stability is considered. As Cline put it, "character, capability, capital and credit" are the measures for loan approval.

For finance companies, established credit is the condition for getting a loan. The person must have responsibly used a bank charge card and made payments on a small personal loan for at least a year. First-time borrowers without established credit can get a loan if his co-signer meets the conditions.

And speaking of co-signers (parent or guardian) who agrees to make payments upon the loan's recipient's failure to do so. For the first-time borrower, having a co-signer is a must in almost every case.

For both banks and finance companies, the older the car, the less likely that its title will be used for collateral. Using one's savings or the co-signer's capital as "liquid collateral" (money equalizing the amount borrowed) carries a cheaper interest rate.

The interest rate charged depends upon the amount of the loan and the repayment time frame. Bank charge anywhere from 18 to 24 percent on their loans whereas loan companies can charge anywhere from 24 to 38 percent.

This dramatic difference reflects the fact that finance companies have less stringent applicant requirements, and therefore face greater risks of loss. Also, the finance companies are exclusively in the business of loaning money, and because they borrow from the bank their interest rates are naturally higher for the purpose of making a profit.

One last piece of information which is really adv
duce - ask your parents about getting loans. Their personal advice is probably as valuable as the professional.

Metros 'no challenge' to Ky. State—coach

by Ana Miller

The Kentucky State Thorobreds, a team with a long and glorious Division II history but one that also has had problems with ineligibilities and mass desertions, upset the [IUPUI] Metro 107-56 at Market Square Arena on Wednesday, Feb. 14. And in it somehow fitting that in this last home game in this most miserable season; this is the worst defeat ever in the history of the Metro.

The young K-Staters ran bell mail over the Metro all night, racing to an 8-tip lead before the Metro could put a dent on the scoreboard. The Frankfort Ky. hails club was well in command by halftime, 51-38.

"Our personnel just didn't pose any challenge to them," understated IUPUI Coach Kirby Overman. "However, he contended, "I really don't think that they Kentucky State are that good a team. A fundamentally sound team—like Hanover—could beat them." Whatever their abilities, the Thorobreds looked pretty invisible Wed-

nady night. The Kentucky Staters had no trouble freeing themselves from a variety of Metro defenses, all about as effective as a sopping wet paper towel. The Thorobreds were easily finding open men within close range throughout the game, racking up almost unheard of 42 assists.

On the other hand, the IUPUIers were stymied offensively, dominated by their opponents' quickness. The Metro shot an icy 33 percent from the floor, and the inept Thorobred defense forced them into committing a record 38 errors.

The disparity between the two teams becomes apparent when one realized that Kentucky State swiped more steals (24) than IUPUI had field goals (22).

Spearheading the balanced Thorobred attack was Bruce McRee with 30 points, while Michael Busby, one of the top scoring threats in Division II, settled for 14. Sherrod Arnold scored 13. Leonard Williams had 12, and Clarence Williams and Kelvin Taylor netted 10 each for Kentucky State, who used second-stringer for large part of the game.

The only thrill in the Thorobred side was Metro Kim King, who, in his own song as an [IUPUI] player, canned 22 points, grabbed 14 rebounds but turned the ball over 5 times.

The talented but error-prone King has been somewhat of a thorn in the side of the Metro coaching staff as well this season, often taking ill-advised long bombs instead of passing the ball off to his teammates. Citing family problems and scholastic difficulties, Kim came to a "mutual agreement" (ac-

cording to Overman) parting of the ways with the head coach and assis-
tant coach Ken Johnson. He will not accompany the team to the Wisconsin or Missouri trips, nor will he play here next year. Also missing from the Metro bench was latecomer Jee Teague who has dropped out of school.

Randi McLeod (44) appears overwhelmed by his Thorobred oppo-
nponent as he was the entire Metro team in his Feb. 14, 107-56 victory over Kentucky State. Haywood Garrett (10) seems unable to ease the situation, which ended in a record-shattering 107-56 defeat for IUPUI. (Photo by Erials Valenia)
Circle K meeting...

There will be a Circle K meeting on Thursday, Feb. 22, at 8 p.m. in the Union Building, Grissom Room. Robert Baxter, a member of the downtown Kiwanis and the IUPUI development officer, will speak on campus development. Anyone can attend.

Open Channel...

All members of Open Channel are encouraged to attend the Feb. 20th meeting at 8:30 am in Cavanaugh Hall, Room 440. At this time, the studio will be in operation for photography for several university publications, as well as discussions of two future projects.

Membership in Open Channel is open to all students interested in the field of telecommunications. For further information, contact Jenni Bergman, chairperson, at 364-2683, or Garland Elmore, faculty advisor, at 364-5942.

Poster Contest...

The IUPUI Center for Economic Education is sponsoring a poster contest for pupils in Indianapolis area schools. The posters are to depict economic concepts such as supply and demand, division of labor, inflation and unemployment.

Monthly winners will receive a $25 U.S. Savings Bond, and the student who makes the best poster in each division—grades one through six, and grades seven through 12—will be awarded a $100 bond when the contest ends in June of 1980.

Students are encouraged to submit their entries to Michael Watters, IUPUI Center for Economic Education, Cavanaugh Hall, 302 West Michigan St., Indianapolis, Indiana 46202.

I. E. F. meeting...

The Indiana Environment Foundation (IEF), Inc. will hold a membership meeting on Thursday, Feb. 12 in the Roofop Lounge of the Union Building. Judge Dave Jester of the Environmental Court will speak at the meeting, and entertainment and a film will also be featured. All interested persons may attend.

Poetry in public...

The Metropolitan Arts Council is sponsoring a “Poetry in Public Places Contest,” open to any regional resident, with winning entries to be displayed on Metro bus placards with the author’s name. Winning entries will also receive a small monetary prize.

Entries must be a maximum of eight lines long, and should be submitted typed, double spaced, with the entrant’s name, address and telephone number on a separate sheet. Entries will not be returned, and deadline for submission is March 16. Mail entries to: Metropolitan Arts Council, “Poetry in Public Places” Contest, 143 North Meridian St., Indianapolis, Ind. 46204.

IHMA scholarship...

Brian G. Eaton, a student in the Department of Restaurant, Hotel and Institutional Management, is the recipient of the 1979-80 Mary Durbin Scholarship Grant.

The $500 scholarship was established by the Indiana Hotel and Motel Association in 1969, to pay tribute to the Durbin family of Rushville, Ind., who for years owned and managed the famous Durbin Hotel located in that city.

Eaton, a native of Rushville, is currently employed at the Hyatt Regency Indianapolis in addition to his classes at IUPUI.

Political film series...

The next offering of the 1979 Political Insight Film Series is All the President’s Men, which will be shown today at 7 p.m. in the Lecture Hall, Room 101. Robert Redford and Dustin Hoffman portray the intrepid Watergate reporters Woodward and Bernstein in what has been called one of Hollywood’s finest efforts at political film making.
Congressional Insight

State and local officials are coming to town to fight budget cuts. Protesters should stay around to learn what lobbying is all about. Arriving behind them are some real experts in art of legislative persuasion.

First wave are the nation's governors, in town Feb. 20 through 22. Then come state legislators, about 800 of them. Feb. 26-March 1. The National League of Cities holds its meeting March 6 through 9. Finally, the National Association of Counties meets March 11-13.

Howard Baker is fighting fish again—this time with fewer troops. The Tennessee senator is unhappy with the Endangered Species Committee, a Cabinet-level board that he's empowered to exempt construction projects from de- railed by the Endangered Species Act. Baker helped create the panel.

The committee refused to exempt Tennessee's Tellico Dam project. That's the one that threatens existence of the endangered snail darter fish. Baker issued a ringing condemnation, proposed abolishing the board. That would return Congress responsibility of deciding which projects should be exempted under the act. He also introduced a bill to save Tellico. Fellow Tennes- seean Jim Sasser followed the leader with a similar measure.

John Culver parted company with Baker at that point. The Iowa Democrat chairs the Environment and Public Works Subcommittee on Resource Protection. Culver worked closely with Baker in drafting the compromise that created the review board. Alternative was to scrap the act altogether.

Other reaction to Baker's threat has been consistent with Culver's. On both sides of the endangered species issue are bills of fighting interest. Endangered Species critic Malcolm Wallop is happy with the board so far. The panel has exempted Wyoming's Grayrocks Reservoir and Dam project.

John Stennis is another critic who doesn't want to press the issue

A new TV show premieres Feb. 19. The House of Representatives. At first it will be viewed only by members and guests. Capitol Hill Public will be allowed to view the drama a couple of weeks later.

John Anderson is still groupie over the plan. House member will use film clips to unfair political advantage. The Illinois Republican calls it an "incompetent protection device". May challenge its use on the floor.

He almost certainly would lose. The Democrats have more votes. They want it. The panel has exempted Wyoming's Grayrocks Reservoir and Dam project.

John Stennis is another critic who doesn't want to press the issue.

Pro-nuclear energy forces will push for more breeder reactor funds. They've nailed down strategic committee points. James McClure has gone on the Senate Appropriations Public Works Subcommittee, which dishes out breeder funds McClure already serves on Senate Energy Rep. Mike McCormack will have breeder reactors under the jurisdiction of his House Science and Technology Subcommittee. Both men are strongly pro-breeder.

McClure questions Carter's commitment to a breeder reactor plan. Last year the president pledged to continue funds for development of breeder reactor technology—including a project in McClure's own home state, Idaho. In return, the Hill delayed work on the Clinch River, Tenn. breeder program.

The administration is proposing a $62 million cut from the $96 million McClure says Carter promised to spend on breeder technology. Energy Secretary Schlesinger blames overall spending reductions. He says nuclear power programs had to be cut along with everything else.

McClure isn't satisfied with that explanation. He'll work to restore the cut. And he wants $27 million more for the Idaho project.

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Our View

Mexican hat dance

President Carter's diplomatic overtures with Mexico have met with less-than-enthusiastic response on the part of Mexican officials—which, in many respects, is understandable.

The US has not been known to go terribly out of its way to be a friend to the Mexican Republic, a fact which President Jose Lopez Portillo does not seem very willing to forget. He has accused the US Government of "deceit," referring to our cancellation of a gas purchase agreement a couple of years ago, thus far.

All this was not helped along by Carter's weak attempt at humor when, at a formal state function in Mexico City, he saw fit to describe his experience with "Montezuma's Revenge" in a previous visit to Mexico (Is it not enough that the world treated to graphic descriptions of his recent battle with hemorrhoids?)

Portillo's uncooperative attitude is not entirely excusable, of course. But in light of the potential oil wealth the country now faces, one might at least understand his taking a few cheap shots at Mexico's opportunistic "amigos" north of the border. He might be attempting to show Carter that the US won't exploit Mexico's resources without taking a few well-deserved slaps in the face first.

We realize that, as Portillo bemoaned yesterday, "it is difficult to live next to the most powerful nation in the world." But the image which the Mexican ruler attempts to portray of his country as a "poor" nation is fast losing its lustre. Perhaps if both rulers will take a hard look at reality—which means focusing more on the inevitable future than on the differences of the past—then the name-calling and grudges may be set aside for more constructive relations between the US and its southern neighbor.

The Sagamore welcomes letters to the editor. Letters should be limited to 300 words, be to the point and include the name, phone number, and address of the writer. No letters will be printed unless they are signed. Only the name will be published with the letter unless the writer requests anonymity. The editors reserve the right to edit all letters and to reject those letters they feel are objectionable. All letters should be typed and addressed to the editor, Cavanaugh Hall, Room 001-G.

Letters

Miner 'sick and tired'

To the Editor:

I am sick and tired of hearing about these foolish children playing houses in the Student Assembly and coming up with such stupendous ideas like mandatory student activity fees. They not only don't know how to handle $2.50 assessed 20,000 times (roughly IUPUI student population), but they have no right to do so when only a minority of the students actually take part in their cockamamie and childish activities.

I prefer to decide how I spend my money—entertainment-wise, and I don't wish to have a legislative body elected by one percent of the student body bring in $50,000 twice a year for activities they don't fit.

If mandatory student fees become a reality, I will withdraw from IUPUI purely on principle.

Sincerely,
Paul Miner

Federal revenue sharing takes our tax money to Washington. There it is shuffled and moved, swangled and wedged into those channels for which the best political deals can be made. Instead of letting local government levy the taxes as necessary, spending its own money in the manner and amount it sees fit, the money has to go to Washington first, so the bureaucracy can take its big bite and then hold the crumbs over local government's head for blackmail purposes.

If we are so desensitized with the alleged waste and corruption in government, then why do we try to imitate it?! Why have we allowed our student government representatives to do the same thing under the name of the mandatory student activities fee? The proposal would take money from all students—full and part time, graduate and undergraduate—whether or not they participate in any student activities. The student bureaucracy would distribute the money, as they see fit, to the various begging organizations on the basis of need (or rather, how well they can plead).

It has, apparently, been well established that graduate students, as a whole, do not participate in many undergraduate activities—and have no desire to do so.

The part time student, who would pay only half as much as the full time student, could participate in at least as many activities as the full time. If one ignores the fact (as the Student Assembly apparently has) that many students work full or part time, then the part time student theoretically has more time to participate and therefore should pay more.

Each organization could levy its own dues, which might well be less than the proposed fee. It seems that the only ones who would benefit from the fee are those who are active in all the activities on campus—by far the minority.

One can only hope that the "powers that be" will consider these factors before giving the O.K. to this unwanted, unwarranted, and unworthy attempt to bring all campus organizations under the SA's thumb.

And with Student Assembly elections coming up soon, ...

—Dee Habbe

Comment

Iran: a nice place to visit; but you don't want to rule there.

"EXCUSE ME, BUT MIND IF I JOIN YOU?"

To the Editor:

Iran: a nice place to visit; but you don't want to rule there.

There are very few other nations that have no voice or freedom of expression.

I would rather have theocracy than U.S. imperialism in this country. Are we willing to change and adapt our society and our way of life to a new world order? It is time to start figuring out how to make our way of life competitive and sustainable.

Karen Kayne

Letters
Most people to retire early

Will you join the trend to an “early retirement” or will the new not-before-70 mandatory retirement keep you at your desk or drill press for a few more years? The guess is that most people will retire “early,” or before 65, and most still working at 65 will retire that year or the next, say two researchers in the current issue of Business Horizons, a publication of the IU School of Business.

Betsy D. Gelb and David M. Hunt, both of the University of Houston, say they believe a new legislation to prohibit an organization from forcing retirement before age 65, most people want to be done with the job long before this.

Today 30 out of every 100 workers (a mix of job duration, white and blue collar, men and women) who reach 65 are still working.

The Department of Labor has suggested that under the new law about 200,000 Americans, if given the opportunity, would leave their jobs.

In brief, one in three working at 65 will choose to continue to work even though full Social Security benefits take effect at 65.

On the other hand, why retire “early,” say the two researchers, in the predominant reason.

The availability of retirement benefits strongly affects the retirement choice. Eligibility for Social Security benefits was found to be the single greatest influence (besides health), particularly for people with income limitations and in intermediate income brackets.

However, women are more likely than men to say they would work past 65, and white collar workers are more likely to say they would keep working than blue collar workers.

A family income between $10,000 and $14,000 puts a worker in the income bracket where retirement is seen as most desirable.

The researchers found that among blue collar workers that the greatest attraction to retirement was the expected opportunity to rest or take time off.

Second in importance was the desire for variety, or “to do something I want in my spare time.”

Traveling was a distant third, and a fourth was to pursue some hobby or recreation.

Escape from the job seems more important than alternative uses of time, say the authors.

Gelb and Hunt say that forecasting who will retire ignores what his or her company can do to affect the odds by making retirement attractive at 65 or earlier.

“Since no person has to work past 65 to collect a pension or Social Security benefits, most employees will at least consider making a decision at that point.”

Many companies, say the researchers, will open a promotion opportunities for younger workers, and therefore will want to encourage an employee to leave the job. On the other hand, some companies may wish to discourage retirement at 65.

Employees who foresee opportunities for advancement even into their late sixties will be better workers at 65, they say.

Calendar Central

February 19

Men’s Basketball: Rutgers at University of Wisconsin, Oshkosh

February 20

IUPUI Women’s Club Meeting, St. Swedish Home Morganside, 501 W. 36th St.

February 21

Colloquium Lecture, "New Directions in the Mathematical Curriculum," speaker, Prof. Peter Hilton, 3:30 to 4:30 pm, Kramerm Building, Room 131

February 22

Film Series: "Wizards" and "Chariot of the Gods," Noon, Kramerm Building, Room 131

February 23

Film Series: "How Should We Then Live?" Episode 1: "The Reformation," 12:15 to 1:30 pm, Dental School Lecture Hall, 3118

February 24

Film Series: "Wizard" and "Chariot of the Gods," Noon, Kramerm Building, Room 131
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Think Of All The Fun You’ll Have!

Ice Capades
If you think Peter Pan can fly, wait until you see our new flying ballet!

Two youngsters participate in one of many activities at the IUPUI Day Care Center’s improved facilities. The Center is located at the corner of West and Michigan Streets. (Photo by E. Valenzia)

Conditions improved at IUPUI Child Care Center

by Susan J. Ferrer

Four and one-half months have passed since the Sagamore’s investigation of complaints regarding the new IUPUI Day Care Center on the corner of West and Michigan Streets. In those months much has been done to improve the conditions of the Center, which was actually still under construction when it opened last September.

In an interview with Dr. Golam Mannan, dean of Student Services and Pat Hall, assistant to the dean, each situation that drew parent criticism was covered.

The adult-to-child supervision ratio has increased from one adult to 50 children to one adult for every eight children. At any given hour (7:30 am-6 pm), there are at least three workers watching the children, including Supervisor Karen Hardi, a licensed teacher, or Assistant Supervisor Connie Foreman, education undergraduate, along with work-study employees.

The bathroom facilities have been completely renovated, and while there is still only one toilet to accommodate the children, the construction of an additional restroom is under consideration.

The outside play area is now fenced in, and wood chips for ground cover and a swing set are expected for the spring.

There is no longer napping on mats on the floor. The Center has a dozen cots and another dozen are on order.

The funding problems have also been alleviated. As Pat Hall put it, “The Center is paying for itself.” The fees include a 50-cent charge per hour for the first child, and 25 cents per hour for each additional child from the same family. Also, 20 cents for milk and materials is assessed on a per-day basis.

The activities for the children (who range in age from three to five years, and who spend an average of 23 hours a week at the Center) include bead stringing, puzzles, building blocks, housekeeping, music, arts and crafts.

Speaking about the quality of care, Pat Hall concluded, “We’ve not running a kid factory—just a place to drop your kids. These children have a good sense of belonging.”

For additional information about the IUPUI Day Care Center, contact the Student Services Office at 364-2546.

The year of the Ox

The sensuous ox! Though it may bring bizarre mental pictures into focus, those born in the Year of the Ox (1901, 1913, 1925, 1937, 1949, 1961, 1973) are actually the most sensuous individuals in the Chinese Zodiac.

Ox People share many more practical virtues as well. They are hard working, efficient, precise, and well-organized. Many Ox types are creative, and they tend to be talented craftsmen.

Not all traits of the Ox People are admirable, however. They can be stubborn and extremely difficult to deal with. Furthermore, Ox People tend to be somewhat eccentric—at times carrying this unorthodox nature to the point of being intimidating.

In personal relationships, the Ox will utterly dominate many signs, such as the artistic, trusting Goat. The Ox Person is patient and usually slow to provoke, however, and it is this aspect of his character which, along with his basic sensuality, promotes success with love partners.
Unbridgeable gap between U.S., Soviet education

Russian educators believe in "equal education"—which means all elementary and secondary school pupils take exactly the same courses in exactly the same order. And the Russians believe the primary purpose of the schools is political indoctrination of the young.

"These two firm beliefs and practices mark the unbridgeable gap between the educational systems of Russia and the United States," says Donald Manlove, IU professor of education who recently studied the Soviet system first-hand.

"Their idea of equality of education is to give everyone the same thing," Manlove said in an interview. "There are no electives, there is no ability grouping, they do not program differently as we do when students move into junior and senior high school.

"This is completely opposed to our democratic philosophy of meeting the needs of individual children, of individualized instruction, of taking into account the native ability that different children have.

"We believe there is great good sense in the saying that 'Nothing is so unequal as the equal treatment of unequal.' The Soviets admit they have kids with differing abilities, but they say the classroom teacher must deal with those differences as the great body of children move along in lockstep.

Manlove spent four weeks in the Soviet Union as a guest of the Academy of Pedagogical Sciences, which deals specifically with teacher training throughout the USSR.

The academy has 12 research institutes, some dealing with problems familiar to American educators—adult education, methods of instruction, school equipment and technical aids, etc. The attention-grabber to any American, however, is the Institute of General Problems of Children's Upbringing, which concerns itself strictly with the indoctrination of Soviet youth into communism.

"The Soviet educators stated flatly that collectivism is the motor of their society," Manlove said; "and that youth must be indoctrinated early to work for the development of the communist society and the socialist state. They are taught not to work for personal or private gain. The Russians told me, 'We wish to mold and form the characteristics of the young people's approach to labor.'

Manlove said the Russians were extremely interested in teacher education programs in the United States and wanted to know specifically what the United States does in the field of 'children's upbringing.'

"I explained our various guidance programs, the use of guidance counselors, and the like," he said. "I also told them there is growing movement toward teaching about values in the schools, and I said that all teachers—particularly on the elementary level—had a responsibility to set an example for the children to teach them right from wrong, and to teach children to get along together.

"But I also emphasized that in the United States there is no program that specifically indoctrinates for American democracy, and that young people are taught to think, and to examine all sides of all issues, including the political sides."

Manlove gave seven lectures and was involved in six seminars with teacher trainers in the Soviet Union.

Manlove said the Soviets do not really understand the thorny problem of bilingual education in the United States—"How could they?" he asked. "They print textbooks in 34 different languages."

He added that all Russian children must study foreign languages, and that English is the most popular by far.

"A student in Estonia first learns Estonian, then Russian, then a foreign language," he said. "I believe we should have more stress on foreign languages in this country, but I don't believe every student should have to study one."

Manlove said the Russians are greatly interested in American education.

"They are aware that our equipment, facilities and supplementary materials are more extensive than theirs," he said. "And they are excited about what we do in curricular evaluation. Manlove's specialty in the IU School of Education because then evaluation all comes down from the top. They are just now moving into the area of school administration and the use of computers.

"But, however much they may admire some of the things we do, I suspect our school system may be an enigma to them—they probably don't really understand what a diverse system of education we have."

Sports Shorts

The IUPUI Baseball Club is now holding indoor workouts at the School of Physical Education gym from 6-6:30 pm Monday through Friday until further notice. Anyone interested in playing baseball, destined to become a varsity sport as soon as next year, should contact Dr. Robert Bunnessi at 284-3764.

A reminder: All those interested in playing varsity golf this spring are to meet with Dr. Robert Bunnessi at the School of Physical Education before 4-30 pm. If you cannot attend, please contact Bunnessi at 284-3764.

Bob Hope says:
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Miscellaneous

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Roommates

Roommates

For Sale

For Rent

Roommates

Miscellaneous

For Rent

Roommates

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Miscellaneous