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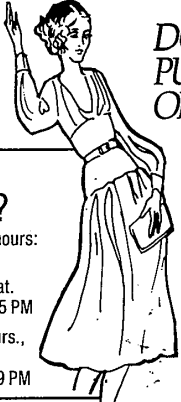
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New loans hard to find

Banks shy from student loans

By CAROL A. CLAPP

There's good news and bad news for cash-hungry college students who have not qualified for scholarships or grants.

The good news is that metro-area banks offer state-backed loans at good rates.

The bad news is that only three of the banks are in Farmington.

The money is available thanks to The Michigan Guaranteed Student Loan Program. The program enables students to borrow up to \$2,000 yearly; it gives them nine months after graduation to start repaying the loan, and the state picks up the seven percent simple interest until the student starts repayment. After that, the student must pay interest on the balance.

Out of seven banks in the Farmington area, only the Detroit Bank and Trust, Michigan National Bank and Manufacturers National Bank are giving new guaranteed student loans.

Both Bank of the Commonwealth and National Bank of Detroit have open loans on their books and will renew them, but will not open new loans. Spokesmen at both banks say they are reconsidering the program.

TO QUALIFY for a loan, the student—or the parent if the student is a dependent—must have carried a good checking or savings account at that institution for the past 12 months. The student must be a full-time student above the freshman level, and the student's family must have an income no bigger than \$25,000. The student must also be a U.S. citizen residing in the institution's retail banking area.

The application procedure appears similar for all three banks. Application forms can be picked up at branch offices but both Bank and Trust and Manufacturers do most of their loan business at their main offices in downtown Detroit. Michigan National handles them from its commercial loan headquarters in Troy.

The student fills out the first portion of the application then sends it to the school for additional information. The school then sends it to the bank for approval. If the bank approves, the form is sent to the state, where it receives a final okay.

According to Art Sipola of Bank and Trust, the entire procedure takes about three to four weeks.

AT MANUFACTURERS, the student is eligible for up to \$1,500 a year as an undergraduate or \$2,000 a year as a graduate, with a minimum of \$500. At Michigan National and Bank

and Trust, the annual maximum is \$1,500 for both graduates and undergraduates.

At Bank and Trust, an extra step is added to the application procedure. Only a request for application is available at the branch office. When filled out, the request is sent to the main office for approval before the regular application is sent to the student.

"This weeds out those students who are obviously ineligible," Sipola said.

In addition, both Michigan National and Detroit Bank and Trust offer alternatives to the guaranteed loans.

Michigan National offers an uncollateralized loan. This program is similar to the guaranteed loan except that the student must pay interest from the day the loan is taken out.

Detroit Bank and Trust loan officers recommend students' parents get an Ultracheck account. This sets up an automatic line of credit. All the parent has to do then is write a check, and if there isn't enough in the account, the bank will cover it for a 12 percent annual interest charge.

That's higher than the seven percent interest charged on the guaranteed loans, but Sipola said, "It's better than the 18 percent that most credit cards charge."

Kiwanis backs Task Force

The Birmingham Kiwanis Club Tuesday kicked in \$300 to launch a fund-raising drive to aid the task force investigating the deaths of four Oakland County youths.

Kiwanis spokesmen said the purpose of the drive is to create an auxiliary fund which can be used by the task force in the event that it needs extra money for supportive services.

The money will be placed into a special account in an as yet undesignated local bank. Other area Kiwanis Clubs and service organizations will be contacted for support.

Contributions from private individuals will also be accepted. Checks should be made out to the Birmingham Kiwanis Task Force Auxiliary Fund, PO Box 6500, Birmingham 48012.

"We felt if we opened it up to anybody who wanted to participate, this would help to remind the public that this guy has still not been apprehended," said one Kiwanis board member.

"This is our way of expressing a vote of confidence in the efforts of the task force," said past president Lou Gibson.

The task force is investigating the kidnap-murders of four Oakland County children within the last 17 months. Federal and state financing is due to expire in mid-October, and the task force has asked communities where the children were abducted or found to contribute \$200 each month for another six months to continue the investigation.

Lt. Robert Robertson of the Michigan State Police has estimated that it will take \$3,000 a month to support a scaled-down task force of 12-15 investigators.

That would not include cost of investigators' salaries, which would have to be paid by the departments involved.

NO ONE from the task force attended the press conference Tuesday at which the Kiwanis Club announced the fund drive, but Gibson said, "Lt. Robertson is all in favor of this."

Kiwanis members said excess money could be used to purchase films or to pay speakers to make presentations in schools on measures that can be taken to prevent child molestations.

Kiwanis members said they had no idea how much money would be raised for the auxiliary fund, but they added that there should be enough money to keep the task force afloat for a short period should expenses exceed projections.

If the crimes are solved in the near future, club members said they would like to see the support fund used for crime prevention.

James McLaughlin of the Kiwanis Club was named coordinator of the task force auxiliary fund.

Communities that have been approached by the task force for money include Birmingham, Ferndale, Franklin, Royal Oak, Southfield, Troy, Berkeley and Livonia.

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Now, therefore, I hereby certify that the above-named association is authorized to commence the business of banking as a National Banking Association.

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Charter No. 16660

Robert Bloom
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SUN.	BEGINS SEPT. 11 10:30 A.M.	FATHER & SON or 2 Oldsters & 2 Youngsters FATHER & SON or 2 Oldsters & 2 Youngsters Any Combination, Males & Females SUN. ALTERNATES - Mixed Bowl Every other Week
MON.	BEGINS SEPT. 12 9:30 A.M.	LADIES SUBURBANITES, coffee, sifter provided MEN'S JUNIOR HOUSE, 4 men, good prize
TUES.	BEGINS SEPT. 13 9:30 A.M.	LADIES MORNING STARS, 4 gals, coffee, sifter LADIES SWIMMERS, Sifter Provided
WED.	BEGINS SEPT. 7 9:30 P.M.	WOMEN'S, all avars., all ages
WED.	BEGINS SEPT. 14 9:30 A.M.	LADIES EARLY BIRDS, Coffee, Sifter Provided LADIES SALAD BOWLERS, Sifter Provided

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