

# Colleges offer credit card conveniences

## Costs may outweigh benefits

BOSTON (AP) — His daughter's semester abroad cost Jim Campbell almost \$10,000, but by paying the tuition bill with his credit card, he at least got discounts from L.L. Bean.

"I just figured I might as well keep the money for another month and get a few dollars towards a purchase," said Campbell, a psychologist from Wakefield, R.I. He used a credit card issued by the outdoor-wear company to pay the University of Rhode Island, which ran the study-abroad program.

Many students and parents have had the same idea and pressured schools to accept credit cards for big-tuition payments. The number of schools accepting MasterCard for tuition rose 20 percent last year, according to the company, and similar growth is expected this year.

Other schools are backing out. The fees they are charged have piled up, and some colleges say payment-by-card is little more than a windfall for frequent fliers.

"We thought it might help some people at the lower economic end of things to pay the last bit of fees if they were short on cash," said Jim Kolesar, a spokesman for Williams College, an exclusive liberal arts school in Williamstown where tuition and fees will cost \$32,470 next year. "We found it was used almost exclusively by people who were not on financial aid, who were doing it for the frequent-flier miles and other premiums."

Credit card companies and card-issuing banks generally charge schools a fee of somewhere between 1 percent and 2 percent.

The University of Massachusetts-Amherst recently decided not to accept credit card payment for tuition next year, saying it could not justify the \$600,000 in fees it paid last year on payments from about 5,000 students. Students there will still be able to make credit card payments as part of an arrangement with an outside company.

Tufts University in Medford was facing fees of \$525,000, or 1.83 percent of the \$28.7 million in tuition payments that came in by credit card, when it

stopped accepting cards for tuition in 1998. Boston University stopped in 1997 and saved \$1.5 million per year.

Paul Bazylak, vice president of new markets at Visa, said using credit cards for tuition is a win-win deal.

Schools get a guaranteed payment quickly, and it also benefits consumers, he said. "Parents are saying, 'If I'm paying this high tuition fee, at least I'm getting some benefit because I can fly my son or daughter home for Christmas,'" he said.

Credit cards can also be a convenience, particularly for students at community colleges or schools that cater to adults.

"Students don't have to come into campus and stand in line," said Lynn Winter Gross of the Los Angeles Community College District, whose 120,000 students can register electronically and pay by credit card. "Then they can decide at what speed they want to pay it off."

A number of schools, including Rice and Stanford, have resisted.

Some schools worry that students would use credit cards as a convenient student loan. Experts say there is little evidence of that.

Most students use credit cards for books, CDs, gasoline and the like, said Nina Prikazsky, who conducted a study for Nellie Mae Corp., an education loan company.

The pressure from parents is working. The University of Washington in Seattle will probably accept cards within two years, even though it will cost the school \$1 million, said Ken Haines, manager of student accounts. The University of Florida system began accepting cards again two years ago after a brief hiatus, and Tufts said it may accept them again, too.

The University of Kentucky, which stopped taking credit cards in 1994 during a budget crunch, now accepts them again but charges a \$25 fee, as does Kansas State University. The fee would be illegal in some states, including Massachusetts.

Kentucky simply wants to break even, said Linda Bradford, director of student billing services.

## Lone star and stripes



Clay Krenshaw and Kerri Allen take down the flags in front of the Administration Building on Wednesday afternoon. Both Krenshaw and Allen are security guards and are responsible for taking down the flags in the summer when the Corps of Cadets does not meet.

# Houston company hopes to sail messages, DNA into outer space

HOUSTON (AP) — California businessman Dennis Tito paid up to \$20 million for an eight-day trip to space in April and May. A Houston-based company can send you — well, part of you anyway — for \$50.

Encounter 2001 is working to build an unmanned spacecraft, fill it with the DNA samples and messages from up to 4.5 million people, then blast it beyond the solar system. The company hopes to launch its spacecraft in late 2003.

"This is a chance for people to participate in a real space mission," Encounter 2001 president Charles Chafer says. "Maybe one day, it will be found."

For \$50, people can have their digitized photos and messages as well as hair samples placed on the spacecraft.

Encounter 2001 is the sister company of Celestis Inc., which in April 1997 began using commercial rockets

to launch the cremated remains of people into space.

Encounter's spacecraft will be up of a solar sail the size of a football field and a small container carrying the photos and messages, plus digitized hair samples with the DNA codes of 4.5 million people.

The solar sail — the spacecraft's power source — is a very thin sheet of reflective material that will use the sun's photons to propel it forward, Chafer

### News in Brief

#### High winds, storms sweep north Texas

ABILENE (AP) — Thunderstorms wreaked havoc on North Central Texas roadways Tuesday night, spawning twisters and leaving behind a string of overturned tractor-trailer rigs, downed power lines and snapped tree limbs.

In Mitchell County, a sheriff's dispatcher said the trucks were heading west about 9 p.m. when they overturned between two to five miles west of Loraine.

Three injuries were reported.

Witnesses reported tornadoes that touched down near the Nolan County line, southwest of Abilene, but no damage was reported, said dispatcher Mike Johnson. Golfball-size hail also was reported. Two homes sustained structural damage.

In Scurry County, damage to trees and roofs from high winds was reported to the sheriff's office, but no injuries were reported, a dispatcher said.

### ATLANTIS

refreshing to tell an adventure story on its own merits."

The animation style is a unique blend of classical animation with more than a hint of new animation styles, including Japanese anime.

"I think as artists, we are influenced by everything we take in over the course of our whole lives, and it does have a little of everything," Wise said.

So how does *Atlantis* compare with past Disney's past films?

"We tried to infuse the film with humor and emotion and a lot of the values I think the best Disney films have. I think it is very much in the tradition of Disney," Wise said.

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live-action movies like the *Jurassic* films.

They did a good job at beginning, laying out the necessities during the first act. The work for an unappreciated artist, Milo Thatch (Post, Washington, D.C. at the beginning of the 20th century with a chance to lead an expedition to find the lost civilization of Atlantis. The movie has some *Stargate* and *Jurassic Park* team of specialists is assembled by a wealthy benefactor who reports Milo in his attempts to unravel the secrets of Atlantis.

Unfortunately, the rest of the film never really picks up a pace. It tries to be an adventure but fails because of the "cute" moments.

*Atlantis* comes across as a bloated vehicle without a moment of inspired filmmaking or entertainment. The animation is impressive, but with an engaging storyline no cares. (Grade: C-)

— Matt McCormick

# Worship Directory

### Catholic

**St. Mary's Catholic Center**  
603 Church Avenue in Northgate  
(979) 846-5717  
www.aggiecatholic.org  
Pastoral Team  
Rev. Michael J. Sis, Pastor  
Rev. David A. Konderla, Associate Pastor  
Campus Ministers - Deacon Bill Scott, Deacon David Reed, Martha Tonn, Maureen Murray, Jill Bludau  
Daily Masses  
Mon.-Fri.: 5:30 p.m. in the Church  
Sat.: 10:30 a.m. (Korean)  
Weekend Masses  
Sat.: 5:30 p.m. (English),  
7:00 p.m. (Spanish)  
Sun.: 9:00, 11:00 a.m., 7:00 p.m.  
Confessions  
Wed. 8:30-9:30 p.m., Sat. 4:00-5:15 p.m. or by appointment.

### Christian

**First Christian Church**  
900 South Ennis, Bryan  
823-5451  
Sunday School 9:30 a.m.  
Morning Worship 10:45 a.m.  
Robert D. Chandler, Minister

### Episcopal

**St. Thomas Episcopal**  
906 George Bush Dr. • College Station, TX  
696-1726  
Summer services - 8:00 and 10:00 a.m.  
Next door to Canterbury House, the Episcopal Student Center.

### Presbyterian

**Covenant Presbyterian Church**  
"A welcoming community of faith who reaches out, cares for one another & proclaims the love of Jesus Christ to all"  
220 Rock Prairie Road  
(979) 694-7700  
G. Thomas Huser - Minister  
Sunday Service: 8:30 & 11 a.m.  
Sunday School: 9:45 a.m.  
Aggies Welcome!  
(no Aggie Class in the summer only)  
fax: (979) 696-4334  
www.covenantpresbyterian.org

**FIRST PRESBYTERIAN CHURCH**  
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New Summer Hours:  
Sunday School 9:00 a.m.  
Worship 10:00 a.m.  
1100 Carter Creek Parkway  
www.fpcbryan.org

### United Methodist

**A&M United Methodist**  
417 University Dr. (on Northgate) • 846-8731  
Church at 8:50 & 11:00  
College Sunday School 9:45  
Sr. Pastor Dr. Jerry Neff  
am-umc.org



## Summers are cool at First Baptist Bryan

Sundays:  
9:30 a.m. College Bible Study  
10:50 a.m. Worship Service  
5:45 p.m. Worship & Fellowships

Class of 2005!  
We have a special class for you this summer! Sundays, 9:30 a.m.

Located on Texas Ave., 4 miles North of Univ. Drive • www.fbc Bryan.org