

How Thrifty Are You?

New York (NABS)--Are you penny-wise and pound-foolish? Or do you believe in spending extra initially to get better long-run value? Do you keep track of income and outgo as carefully as you think you do? Often, people are surprised to learn their real attitudes toward money!

Test your degree and kind of economy on this ten-question quiz. The answers may give you not only a better insight into your spending habits, but some sound money-saving ideas.

1. Do you usually wait for end-of-season sales to buy clothes? Unless you are really an expert and determined shopper, you'll probably do better by paying the regular price. With a larger selection to choose from, and no mark-downs to lure you on, you're less inclined to settle for the color, style or size that isn't quite right. You're also not as apt to walk away with a terrific buy in a raincoat--when you really needed a suit. Perhaps you'll wind up buying less but enjoying it more. Which is what thrift is all about, no?

2. Do you always ask the price of services in advance? Naturally you study price tags on merchandise--but are you as careful to ask doctor, lawyer, tinker, tailor or TV repairman "How much?" This simple question can save you untold embarrassment; it can also save money. By demonstrating that you are not careless with your dollars, you sometimes get a lower price. Professional men are always glad to "clear the air" with a frank discussion of fees. Often their time and special knowledge cost more than the average person would estimate. Some of these men will lower fees for people who can't afford the usual rate--but determine this before, not after, the service is rendered.

3. Ever put off "expensive" home repairs? A casual attitude toward home maintenance can really cost. Not only do little repairs become big ones, but experts have estimated that if you allow your home to deteriorate one thousand dollars worth, you will lose twice that much on its resale price! Often, as in the case of so simple a thing as a kitchen sink, one that is chipped and in need of replacement simply makes the entire room look shabby and brings a lower resale price. Replace it with a new model for extra durability; kitchen sinks that are rugged and long-lasting are made of stainless steel.

4. Do you save as much as you can whenever you can--or put small amounts in the bank each week? Nine times out of ten, your bank balance will be bigger at year's end if you use the second method. In fact, says the National Consumer Finance Association, many people have trouble accumulating money partly because they think of saving as something to do after bills are paid and perhaps that new coat is bought. The trick is to budget for both savings and

expenses--and to stick faithfully to your plan to save X dollars from each paycheck.

5. Know how much money your savings are earning? It isn't enough to know the interest rate. Do you know whether interest is computed once, twice, or four times a year? Whether this interest is paid on the average balance in your account for that period--or only on your minimum balance? Find out, for these variations can spell significant differences in the interest you collect. And did you know that at most banks, you can get a higher interest rate simply by guaranteeing that your money will remain in your account for a stated period? Ask about certificates of deposit.

6. Your home needs new furnishings, indoors and out, and you must cut corners somewhere. Do you economize on (a) upholstery (b) carpets and draperies (c) outdoor furniture? Try (b) for thrift. Since you must have chairs and sofas, and they get so much wear and tear, they're a poor choice for economy. You don't have to have carpeting; choose a fine area rug over mediocre carpet any day. Or leave handsome flooring bare--it's very fashionable! Opulent draperies are a luxury; substitute some of those colorful new window shades and blinds. Outdoor furniture is important because it's constantly on view, and because it adds comfort to your leisure hours. Why not spend a bit more and avoid future replacements? New decorative stainless steel tubing is now being used by manufacturers in outdoor furniture so lastingly handsome that it carries a ten-year guarantee.

7. Would you walk blocks--or drive miles--to get a better deal in a store? Make sure the trip justifies the extra gasoline or shoe leather, and above all the extra time it will cost. Your time is worth money whether you realize it or not. Could it be more efficiently spent on other things? Sometimes, perhaps often than you think, it's not worth the trouble to save those extra pennies.

8. Do you buy the same foods, week after week? Then you may be missing some very palatable savings! The more foods you and your family enjoy, the greater your opportunities to take advantage of good seasonal buys and supermarket specials. Educate those taste buds; foreign cookery offers a world of appetizing budget dishes.

9. You don't act like a motorist with money to burn--or do you? Many bad driving and car maintenance habits are both risky and expensive. High speeds and "jackrabbit" starts are hard on the car, wasteful of gasoline. If smoke is coming out of your exhaust you're squandering oil. Just a little extra water in the bat-

tery, and acid vapor may come out and corrode nearby engine parts. Many motorists who should know better put up with the noise and hazard of a defective muffler. Not every automotive supplier has stainless steel mufflers, but buy one if you can. The especially tough and rugged stainless MF-1, a product of Allegheny Ludlum Steel Corp. research which is used on many stainless mufflers helps insure that the muffler will last the lifetime of the car.

10. Have you learned to do some "servicing" on your own appliances? Having appliances serviced and repaired can cost a family hundreds of dollars a year. With common sense and a careful reading of instruction booklets, you can do many of the simpler jobs yourself--and literally save a small fortune. Can you change the filters on your air conditioner? Replace the batteries in your portable radio? An electrical manufacturer has said that if only housewives would learn where the fuses are in their appliances, half the servicemen in America would have time for better things. One job you should never tackle: fixing your own TV set. The set retains a dangerous amount of voltage long after it is turned off, and is definitely not for the amateur do-it-yourselfer!

How you scored on this test of thrift if less important than what you learned from it. If you apply this knowledge, you will probably be thrifter than 90% of your fellow citizens. Just ask any retailer, banker or finance counselor.

Gentility is often confused with weakness.



Second Still Taken
SHERIFF'S DEPUTIES LONNIE HOUSE, LEFT, AND LLOYD GUPTON VIEW A SECOND WHISKEY STILL CAPTURED IN THE COUNTY THIS WEEK. SEE STORY PAGE 1



Most Valuable Player
Louisburg College Dean John York presents the Most Valuable Player award to Ferrum's Mike Schanne Tuesday night as the Cavalier-Tarheel Conference Tournament ended here. The hustling Ferrum star led his team to a 65-59 championship win over the Hurricanes.

As a rule, the bigger the talk--er the smaller the brain.

News From Hollywood

Phyllis Diller, comedienne Bill Cosby, co-star of "I Spy" have been awarded the mythical "Golden Apples" as most cooperative.

It is reported Gary Moore has asked the Columbia Broadcasting System to release him from his personal contract that still has eight years to run.

Actor-Singer Elvis Presley has sent checks totaling \$105,000 to 29 charities in Memphis, Mississippi, California, Kansas and Nebraska.

Makes A Difference

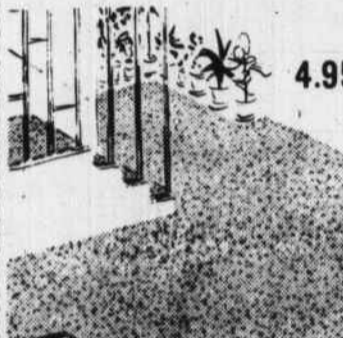
Bob: Is it bad luck to have a cat follow you?
Rob: That all depends on whether you're a man or a mouse.

Terse!

The girl smiled at the waiting line as she stepped into the phone booth.
"I won't be long," she said.
"I just want to hang up on him."

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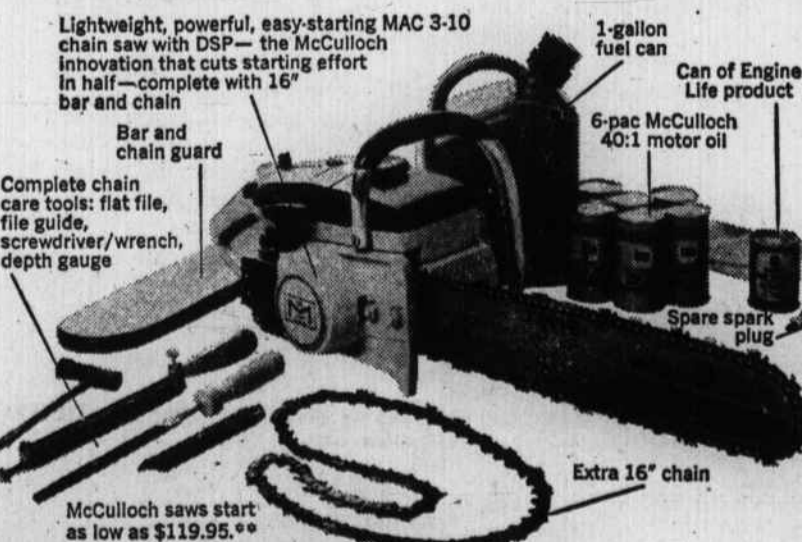
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