

Tips On Apartment Living

Living in an apartment can be an enjoyable and relatively carefree experience for many people who do not want the responsibility or expense of ownership and maintenance. The Better Business Bureau points out, however, that prospective apartment renters should understand some of the rights and responsibilities involved in the rental process.

The Application

One of the responsibilities of renting an apartment is filling out an application. Be sure to fill one out if interested in a particular apartment. The required data should include "reasonable" and accurate information about income,

employment, credit and previous rental experience. By law, there may be no discrimination based on age, race, sex, national origin or religious preference.

Be prepared to give references, preferably local ones such as former landlords, neighbors, creditors or employers. New in the area? Be sure to have enough cash or readily acceptable funds (such as travelers', certified or cashier's checks) to cover the first month's rent and a security deposit.

The Lease

Most apartment owners require that a lease be signed between the tenant

and the landlord. Be sure to read the lease carefully. If any point seems unclear or unreasonable, discuss it with the landlord. Any changes from the printed

how, when and to whom it is to be paid; the amount of security deposit; explanation of penalties for late payment of rent; and by whom utilities are paid.

nant for such damage. **Joint occupancy:** how many people are allowed to live in the apartment?

tips for consumers
from your
BETTER BUSINESS BUREAU

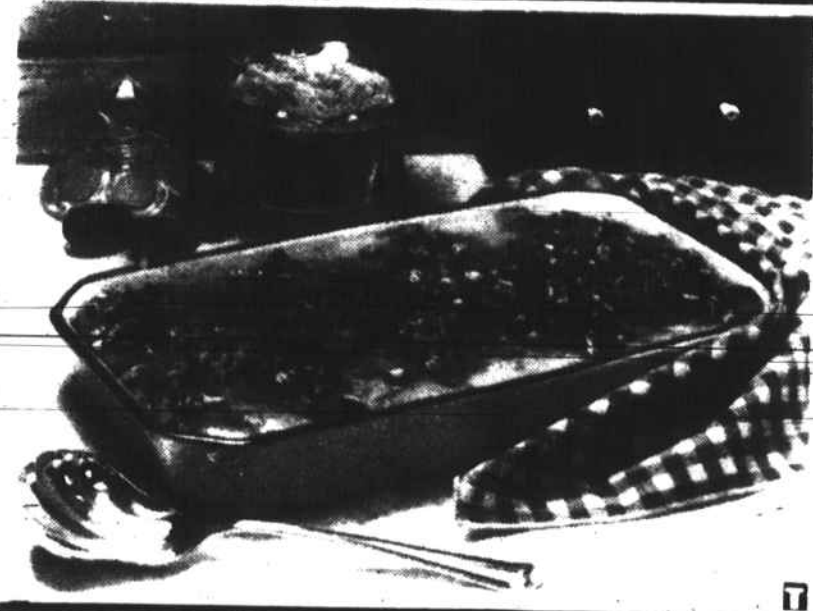
Condition of premises: does the apartment meet all local minimum housing code requirements? What is the tenant's responsibility for leaving the apartment in "good" condition?

Liability for personal property: unless the landlord shows negligence, liability usually rests with the tenant.

INSTANT BREAD PUDDING

- 8 to 10 slices white bread
- 2 packages (4-serving size) vanilla flavor instant pudding and pie filling
- 4 cups cold milk
- 1/4 teaspoon salt
- 1/4 teaspoon nutmeg
- 1/4 teaspoon cinnamon
- 1 teaspoon vanilla
- 2 tablespoons brown sugar
- 1/4 cup chopped nuts

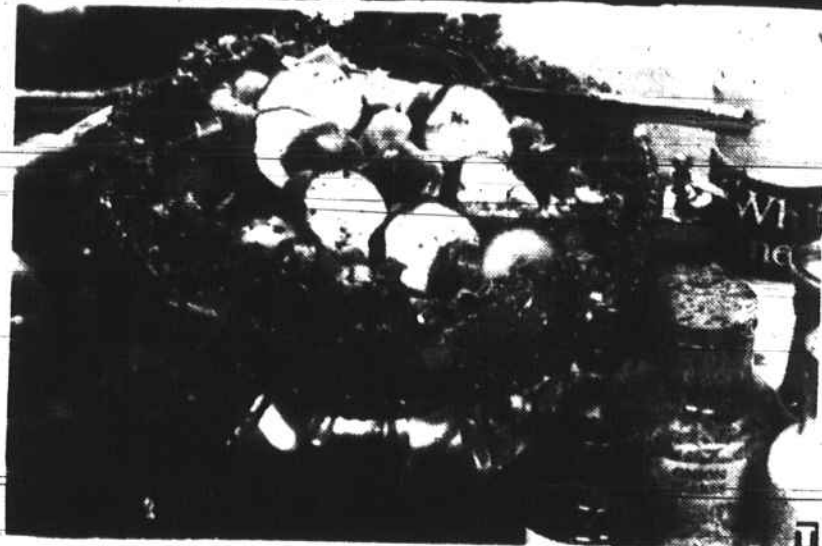
Trim crusts from bread; toast and cut into 1/2-inch cubes. Arrange half of the bread cubes in 1-1/2-quart baking dish. Prepare pudding mix with milk as directed on package for pudding, adding salt, nutmeg, cinnamon and vanilla before beating. Pour half the pudding over bread cubes, add remaining bread cubes and top with remaining pudding. Combine brown sugar and nuts. Sprinkle over pudding, and broil 2 to 3 minutes. Chill.



HERBED VEGETABLE SALAD

- 3 cups ripe tomato chunks
- 2 cups thinly sliced unpared cucumber
- 1 cup thinly sliced carrots
- 1/2 cup white vinegar
- 1/3 cup water
- 2 tablespoons sugar
- 2 tablespoons onion flakes
- 1 teaspoon basil leaves, crushed
- 3/4 teaspoon salt
- 1/2 teaspoon ground celery seed
- 1/8 teaspoon ground black pepper

In a medium bowl combine tomatoes, cucumber and carrots. In a small bowl combine vinegar, water, sugar, onion flakes, basil, salt, celery seed and black pepper; stir well. Let stand for 10 minutes. Pour over vegetables; toss to coat well. Cover and refrigerate 2 to 3 hours, turning vegetables occasionally. Yield: About 3 cups; 5 to 6 portions.



CHRONICLE CONSUMER

Skipper's Place

1726 N. Liberty St.

Phone 725-1011

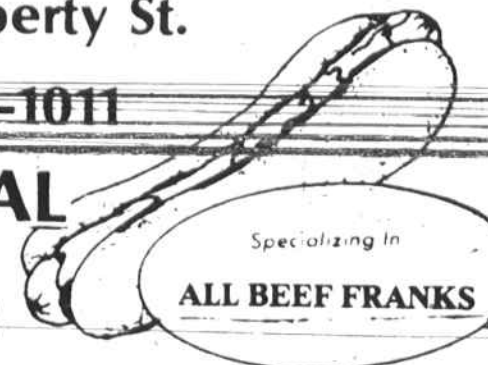
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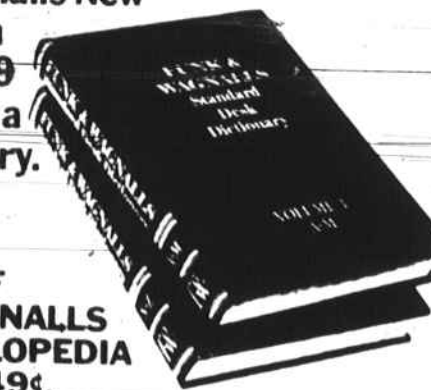
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Note: Prices Good At Discount House On Patterson Ave., Too!

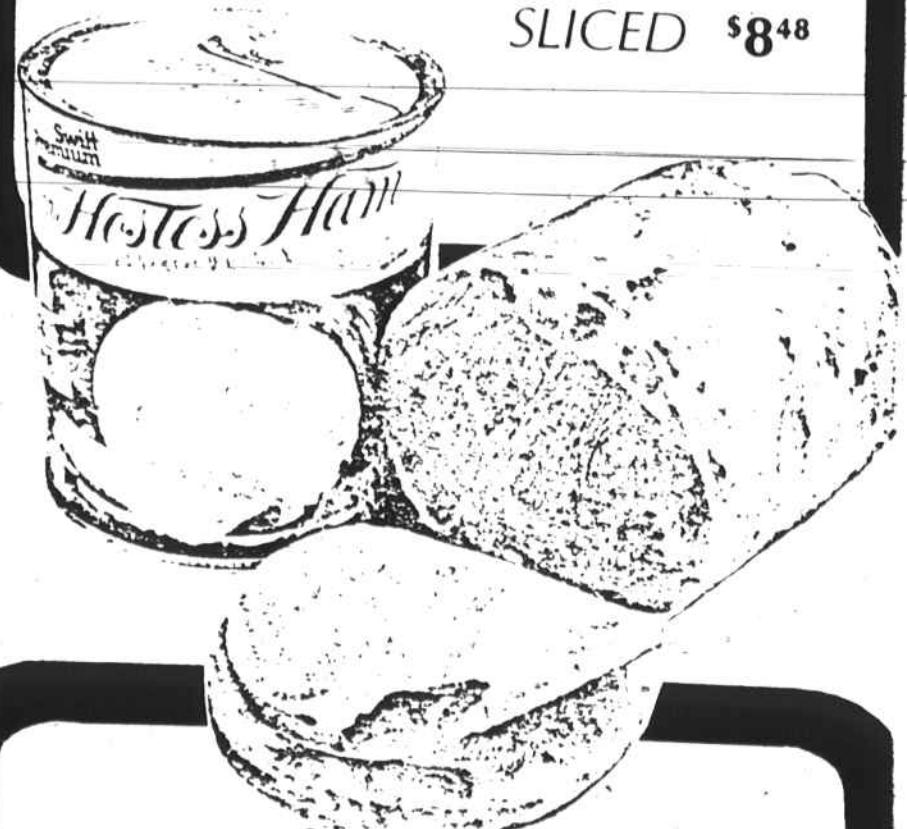
Soft-Weve **BATH TISSUE** 2 PK. **39¢**

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