Payments increase

Home payments change over time. That's important to keep in mind when buying a home, says Dr. Thelma Hinson, extension family resource management specialist, North Carolina State University.

Average monthly mortgage payments, including taxes, insurance and utilities, rose from \$172 in 1971 to \$393 in 1981, according to U.S. Census Bureau figures. During the same period, the average family income of a family with a mortgaged home rose from \$12,000 to \$26,500.

Mortgage debt on single family homes shot up from \$215 billion to \$678 billion over the same 10-year period, according to the Census. The most dramatic change was in the amount of money put into second mortgages. This rose from \$3.1 billion to \$31.6 billion in 1981.

The average value of a single-family home with a mortgage rose more than 180 percent, from \$21,500 to \$61,100. Household income of people with these homes rose 121 percent and average mortgage payments rose 128 percent.

NEW FABRIC

New fabrics appear on the fashion scene each year. This is not so much the result of new fiber developments as it is the modification of existing fibers and blends, says Dr. Harriet Jennings, extension clothing specialist, North Carolina State University.

"Blending man made with natural fibers can improve durability and washabiltiy and lower production costs. Fiber producers are also trying to create yarns which cannot be duplicated in other countries," says the extension specialist. In 1984, look for: --Rayon blended with polyester, silk or wool: --Cotton and wool with silk, linen, mohair, nylon or acrylic;



-- Triacetate with nylon, polyester or linen; and --Cashmere with wool or silk.

COLD SNAP

Water pipes aren't the only things apt to freeze during a cold snap. Canned goods in basements, pantries and cupboards may also freeze. Is the food safe to eat?

Some may be safe, but other cans may need to be discarded, says Dr. Robert Brackett, extension food safety specialist, North Carolina State University.

Foods canned at home are good as long as the seal hasn't been broken. If it has, throw the contents out without testing

Any canned food which has been frozen will have a mushier texture and some change in appearance. "You may want to use it in purees, cream soups, casseroles or sauces," the extension specialist says.

If there is any question as to the safety of the food. follow the old rule, "When in doubt, throw it out," Dr. Brackett says.

Raw meat and poultry should be partially frozen for easy slicing.

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A consumer poll found 78 percent of Americans expect more quality in products today than a few

years ago.

container in

refrigerator.



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