

Personal

Campaign gifts? Check election laws

If you're thinking about giving money to any of the Presidential candidates this fall, better check into the new laws governing campaign contributions.

Limitations have been placed on individual gifts. You may give a maximum of \$1,000 per candidate in one year. If you are married, you can use your spouse's allowance and push the maximum to \$2,000. Your total donations to all candidates in a year may not exceed \$25,000.

On the tax side, when making out your next return, remember to itemize your deductions and you may deduct up to \$100—or \$200 on a joint return—for campaign gifts for that year. Gift taxes no longer apply to such contributions.

You may get a raise —but a small one

Inflation seems to be easing as the year rolls toward its conclusion, so large raises seem unrealistic with the new year.

Management personnel are not likely to get the high cost-of-living boosts of the last two years, as prices stabilize. In 1974, the average raise was near 10 percent, while in 1975 it dropped to 9.5 percent; this year's average increase was 8.1 percent.

Courses and clubs may throw out the principle of performance in determining who will get raises, depending on how hard it is to fill your position. In the last few years, management's chief criterion in giving raises seemed to be based more on keeping up with inflation, than on an employee's track record.

Free info available on home protection

The most important possession you have is, in most cases, your home. One insurance firm offers a free brochure to give you added information on how to protect it.

Liberty Mutual Insurance has published its *Inventory of Personal Property* which is a workbook listing description, price, and purchase date of your furnishings, clothing, tools, and appliances — room by room.

This booklet is a great aid in determining how much insurance you need and reimbursement for settlement purposes. For further information write Liberty Mutual Insurance, 175 Berkeley St., Boston, MA 02117.

Get into government files about you

New legislation can now allow you to have access to files the government has on you. Agencies like the FBI and IRS must now relinquish such information on request.

Being as specific as possible when requesting information is the key. Government agencies have hundreds of divisions, so it is important to know what you are looking for before you go after it. When writing to Washington for file information on yourself, be sure to include all your individual identification facts — including Social Security number and a copy of your birth certificate.

Agencies may charge you for searching their records for information and for copying costs. It may save time to give the go ahead on such charges at the beginning of your inquiry.

If you have a CB, get theft insurance

Joining the CB craze can cost you more than you bargain for. Early operators of the radios found theft exceedingly high in the initial months of the new fad.

Figures show the units are being taken from owners at the rate of 2 million a year. Most auto insurance companies are excluding them from the comprehensive portion of policies. Some companies do offer separate CB policies now.

Don't be a target for would-be thieves, though. A CB antenna is like a flashing red light, so either get an antenna that looks like an ordinary car radio antenna or hide it when you are parked. When buying, get a slide-in set with a mounting bracket. It's worth the investment.

Your career always moving — literally?

With the job opportunities the golf business offers, it's not unusual for a club professional, superintendent, or club manager to make several stops before his career has ended.

Planning is the key to the smart move. When you know the new job has come in, ask friends or business associates about reliable moving firms in your area. Always make sure the mover is licensed — this is for your protection in the long run.

Be sure to shop around when looking for a mover. Get written estimates from several companies. When paying, ask if the mover will accept a personal check. Certified checks paying the mover's original estimate fee plus an additional 10 percent are the best way to insure a safe transaction.