

Personal

Tax reforms protect your legal rights

Taxpayer rights have been greatly expanded under legislation that has recently passed Congress. Most of these new rules deal with the rights of the citizen versus the interests of the Internal Revenue Service.

Bank records, which before this legislation were available to IRS agents without any notice to the taxpayer, can only be reviewed by the government with your advance knowledge. If you do not want the IRS looking in, you can force them to obtain a court order.

This rule also applies to other records, such as those of: issuers of credit cards, credit firms, stockbrokers, credit unions, and savings and loan institutions.

Booklet can help you buy new house

Thinking about purchasing a new home? A booklet from the National Association of Home Builders can help answer a lot of the questions raised, when you go to buy.

The *Home Buyers Guide* can give you an insight on picking a neighborhood, getting a loan, signing the contract and will even give you tips on how to get involved with the Home Owners Warranty Program. Local home builder associations around the country are also listed.

To obtain the pamphlet, send \$1.00 to the NAHB, Dept. SP, Fifteenth & M Sts., NW., Washington, DC 20005.

Families of future: small, but many

Zero population growth is fast becoming a reality in the United States and government statistics are beginning to bear out predictions that the family in the future will be smaller.

Population figures already indicate the flight of the middle class family to the suburbs and it is a good bet that this will remain a trend. Growth rates in the suburbs are growing at twice those of the population as a whole.

Divorce will continue to remain high in the years to come. The law has made it easier to get a divorce and most couples splitting will continue to take advantage of this.

Certified mechanics can be trusted

Consumer groups have long railed at the incompetence that seems rampant in the auto repair industry. Now, though, some positive action has been taken to give the car owner some security when he pulls into a garage for service.

An organization known as the National Institute for Automotive Service Excellence has been put together to verify the ability of mechanics through rigorous exams. You should be reasonably assured that work done by NIASE people will be thorough.

Industry backing is fully behind the NIASE program. For a directory of the firms hiring such mechanics in the contiguous United States, send \$1.95 to NIASE, 1825 K. St., NW., Washington, DC 20006.

Preventive dental care: pay now or pay later

It's an old axiom of good health, but you and your family should see your dentist at least twice a year.

Cavities remain a constant problem for many people these days, but the loss of teeth due to gum disease is becoming more prominent. Periodontal disease is the number one cause of tooth loss in adults. An accumulation of a sticky substance called plaque under the gum line can bring an onslaught of the disease.

Dental flossing at home is important to remove trapped food particles. A thorough job of removing plaque is necessary.

Cheaper cuts answer to soaring meat costs

Added costs in the supermarket have obviously changed many of the eating habits of the American public.

There is little doubt that as prices for meat continue to soar due to inflation, some people will be looking for other ways to still eat well and stay inside their budgets. Preparation of cheaper cuts of meats different ways may put some of the spice back into life.

Marinating meat has long been a way to make cheaper cuts easier to eat. It costs less, too.