

# Personal

## “Whole life” insurance covers until death

This differs from “term life” insurance which has a limit on the period you are protected, says family resource management specialist Mrs. Lynn White.

“Whole life” insurance costs more initially, she says, but it builds savings called “cash value” as long as premiums are always paid on time.

## Follow these six steps for a happier vacation

Know your spending limits; look into off-season rates; and pack clothing, equipment, and other necessary items — these are always excellent money-saving ideas.

Travel experts also recommend three other considerations to make your trip more enjoyable.

Decide on a vacation goal, such as adventure, travel, or cultural enrichment; write the chamber of commerce or tourist bureau of the city you plan to visit several weeks before the trip; and allow time for spur-of-the-moment activities. Too much planning sometimes means not enough time just to relax.

## Watch for sales ploys of backyard pools

Retailers sometimes advertise a pool for a very low price, but encourage the purchase of a more expensive model once you get to the store. The “bait and switch” method sometimes means spending far more than you had planned.

A salesman may also offer you a discount price on a “display” pool he claims was shown to other customers, but often no one saw the pool and you are being charged the regular price. Find out the price difference between the “display” model and the regular pool.

Finally, watch for promised refunds from a salesman if you give him the names of others who might be interested in buying a pool. If you go along with the idea, find out how much the refund will be.

## Caulking saves energy, reduces heating bills

Winter isn't too far off, and sealing cracks around doors and windows can cut cool air losses 15 to 37 percent, according to housing and home furnishings specialist Glenda Moore.

She advises persons to locate air leaks in their homes before buying any caulking compounds. Critical exterior areas are the window frames, sashes, door frames, chimneys, and joints between siding and the roof.

## Meat can be poisoned by the homemaker

It is estimated that many of the 2 to 10 million annual food poisoning cases in the United States occur in the handling, preparation, and storage of meat and poultry, says Frances Reasonover, of the Texas Agricultural Extension Service at Texas A&M University.

Harmful bacteria can grow on cooked meat and poultry left at room temperature for more than two hours. Bacteria can also be transferred from raw meat to poultry when preparing these two foods, and Ms. Reasonover says washing your hands immediately after handling the meat will prevent contamination.