

Personal

Shop around for savings accounts

If you are lucky enough to have any money to save these days, be sure to check around at different banks and savings and loan institutions before you store that hard-earned cash away.

The amount paid in interest will vary from one place to another. Under the law, savings and loans are allowed to pay up to 5¼ percent on passbook accounts, but the law does not force them to actually pay out the maximum. Be sure to check what you will actually get.

Time deposits, which are held for longer spans, will get you a better interest rate. For instance, some certificates can gain as much as 7½ percent, if held for more than 4 years. Always be sure to check the minimum balance required to earn interest.

Underinsured? Don't chance it

Inflation's rise has played havoc with the insurance companies over the last 5 years. More often than not, though, it is the homeowner or renter who will pay the price of being underinsured.

Costs to replace items stolen or lost through fire have gone up drastically. Basic homeowners policies developed by companies are probably the best buys you can get these days. They practically cover all eventualities. Still, though, there are always the catches. Be sure to always read and attempt to analyze the terms along with the agent.

If you are really interested in the worth of your home and the possessions within, you might hire a professional appraiser to estimate the cost of the building. An insurance company may not accept the estimate, but it would add more credence to your case, if you were making a claim.

Going to the hospital? Plan your choice

With the high cost of health care with us, a common sense approach to going into the hospital has to be adopted when you know you are going in. You won't always have a choice, but if you do, exercise it.

Try and get into the same hospital where your doctor is accredited. Avoid being admitted on a Friday, if your tests are scheduled for Monday. Weekend stays are just as expensive as weekday stays at the hospital. Avoid the additional cost. Unnecessary room and board charges can be billed to you for tests that can be conducted when you have outpatient status.

Although it might add to your trauma, check to see if the hospital offers walk-in operations. Many hospitals are utilizing this technique now. You can get the operation the same day you enter.

Even your plants need clean living

Dust, dirt, and whatever else floats around in the air can get onto your plants and hinder their effort to breathe. From time to time, clean those leaves with a damp sponge to get the grime off.

Some plant people even suggest taking the plants under the shower and gently running water over them. To make sure the topsoil is not lost, place an aluminum foil collar over the topsoil.

If there are dirt stains on the leaves, use a mild soap to get them off. Never use a detergent. Always look for pests on plants.

Pamphlet helps size up those charities

Do you ever wonder if the money you give to charity really gets there? A new booklet from the Council of Better Business Bureaus can help you find out if the people at your door are on the level.

Door-to-door agencies are looked into in the pamphlet. Those meeting BBB standards on such items as how much of the donations goes for administrative costs are covered.

If interested in the information, send a stamped, self-addressed envelope and \$1 to the Council of Better Business Bureaus, 1150 17th St. NW, Washington, DC 20036.

You can improve your gas mileage

Getting better gas mileage doesn't require an internship at the test tracks in Detroit. Common sense and better driving habits can help you save money when it comes to gasoline.

Smoothness may be the answer. Quick stops and starts in traffic can cost you gallons. Start your move into traffic with reasonable acceleration. Don't blow off the line like you're at Indianapolis. Holding your foot steady on the pedal will help on the savings. Bursts of speed, sudden lane changes, and quick passing all waste gas. On superhighways keep your speed at 55 mph.

The best results will come from a properly tuned engine. Tires should receive the proper pressure.