

Personal

Look for increases in men's clothing

Beyond the pro shop and its golf wear, retail shirt prices are scheduled to increase after the first of the year on the new styles, according to manufacturers. Significant increases in all price categories will occur in department and men's stores.

Top-line quality shirts will be in the \$20-\$22 range and it will be hard to find anything decent under \$10. Indications are also good for the continued swing back to the conservative dress of several years ago.

With the fad move to leisure suits, knits, and other casual wear dying, fashion looks headed for a cooling-off period. It will be more expensive, though.

Getting a sweat up won't waste weight

In spite of the number of hours Americans continue to spend running around tracks, playing tennis and golf, and sitting in the sauna, getting a workout and a sweat up won't keep off weight.

Any doctor will tell you exercise is important to stay fit and keep muscle tone, but working out will only supplement a thorough and well thought-out dietary plan by your physician.

Planned programs are the key to successful weight loss. Your personal doctor is in the best position to judge what you need to do to lose that weight.

IRS reviews company fringe benefits

In recent years, the Internal Revenue Service has been looking for additional areas to generate tax revenue. Indications are that now fringe benefits, which for years have gone relatively unnoticed, are coming into play for the agency.

For example, if your club is involved in paying your way in a permanent life insurance program, you may in the future be paying some tax on the premiums. Many businesses, clubs and other golf facilities included, involve their employees in group term insurance, which is tax favored.

What other fringe benefit areas the IRS is looking into at this time is unknown, but the extras you get from your employer may not be tax-free in the future.

Consolidation loans don't always pay off

Although TV advertising would lead you to believe a bill-consolidation loan will answer all your money problems, chances are good such practices will cost you more in the long run and lead to further cash mismanagement.

There have been cases of middle- or lower-income families that have utilized consolidation loans and have found the effort turned out to further destroy their ability to pay. Increased inflation throws the monkey wrench into such plans, as families mortgage their future incomes and then get caught in the throes of recession economy.

As with any loan, be sure to take a long look at the repayment period and how much the interest will cost you in the long run. Don't extend yourself too far.

Buying a used car can be a dirty deal

If you are looking for a second car, remember that even if it was just driven to the golf course on Sunday by that little old lady from Pasadena, you should check out the car yourself to make sure you aren't getting a lemon.

When you go out to shop, wear old clothes. Chance are good you will get dirty, searching for all those telltale signs of age. The primary rule of thumb is to always shop in good weather. Rainy weather will hamper your ability to crawl around and under the car.

You don't have to be a crack mechanic to search for the signs of wear, but be sure to examine the body for rust spots and any other signs of deterioration. Be on the lookout for signs of spray paint hiding body flaws.

Dental care takes a big bite from you

Preventative dental care can keep you out of the dentist's chair and away from big bills. The biggest cause of most tooth problems today remains gum disease. Periodontal disease can strike at any age, but proper brushing and flossing — plus visits to the dentist for checkups — will stem the tide of cavities also.

Full-mouth X-rays are important to establish what damage cavities may have done to teeth. Plaque, a sticky, transparent film, is the biggest enemy to stop in halting periodontal problems.

Thorough brushing and flossing remain good protection against tooth decay.