

Personal

Carter's tax plan makes life simpler

President Carter has indicated that tax cuts are not the only things you will find in his tax proposals. Recently, the President has made it clear that tax forms of the future will be simpler to file and you won't have to depend on a computer to help you make out your return.

Part of this would be to eliminate the percentage limitation. Standard deduction now is 16 percent of adjusted gross income with minimum and maximum deductions for both singles and marrieds.

The plan now is to have a flat sum (the proposal is \$2,400 for singles and \$2,800 for marrieds) and leave it at that. A lot of the arithmetic causing most of the tax headaches would thus be done away with.

Athletic daughters cut college costs

Past the hoopla that goes along with the collegiate sports scene for men is the part of the athletic scholarship program that such institutions of higher learning must offer to females.

Under the Education Amendments Act, schools offering grants-in-aid for men must also offer something for women. The law does not make the monies equal, but it is a start. Smart parents with an athletically talented daughter have been actively seeking colleges offering such financial help.

Since the programs are relatively recent, you might need some help finding the schools in question. The Association for Intercollegiate Athletics for Women has a booklet offering the information for \$3.50. Write to the American Alliance for Health, Physical Education & Recreation, 1201 16th St. NW., Washington, DC 20036.

Search for alternatives to dairy products

Milk and other dairy products continue to creep up in price, as inflation pushes along. When you head for the supermarket next time, keep your shopping eyes open for alternatives.

For example, nonfat dry milk commonly will cost half the price of whole milk and can be used for cooking or drinking. Egg prices may be on the rise also this year. The prices for various grades may be higher than the real quality of the egg you are getting.

"Large" eggs may not be any larger than some eggs found in Grade AA. There are variances in the standards the USDA puts on egg grading and in that case, make sure you are getting what you are paying for.

That checkup need not be every year

Rising medical costs are forcing a reevaluation of the annual medical checkup. Physicians themselves are wondering just how necessary the yearly visits are. From a statistical basis, the annual trips are not turning up much of anything, and average cost can range from \$30 to \$300.

More often than not, the patient can sense something is wrong and will head to the doctor, rather than the physician finding something on a checkup. There is little doubt, though, that the annual checkup is good for adult patients, most between the age of 36-45.

If you feel fit and have no history of medical problems, you may not want to go through the annual visit. On the otherhand, the trip might help reestablish your continuing medical history with your physician.

Consumer fraud bill may pass Congress

With more than 2 months already behind it, the 95th Congress is expected to finally get some comprehensive consumer protection legislation passed this session.

With the country seemingly overwhelmed with con men and devious peddlers offering shady deals, some sort of action should finally be taken. The Consumer Fraud Act should bring harsh penalties against merchants who offer false advertising, are convicted of bait and switch tactics, and refuse to grant refunds for nondelivery of goods.

Another part of the bill may help stop the abuse consumers get from unscrupulous credit agencies that attempt to intimidate those who owe.

Electronic funds transfer: boom or bust?

Banks have pushed hard for the day that paper will become a thing of the past in banking. The day for the transfer of your funds electronically may already be here.

No doubt such service will be a plus for the banks, but will it serve the consumer? In essence, you will be paying your "bills" with "debit cards" and for the most part, you will have the amount of the payment electronically subtracted from your account and placed in your creditors'. Automatic payment of such things as salaries, pensions, and even social security payments are already in the works.

Abuse of the system is the key. In the past, it has been proven that bank computers can be tampered with. Of course, stronger safety measures are slated to protect privacy. The government is looking into the long-range impact of the systems.