

Personal

Brochure describes home security systems

Consumers today seem to have become intrigued with the proliferation of home security systems that are now on the market. A new booklet gets into the systems and describes what is available.

Entitled *Homeowner's Security Handbook*, the manual gives the technical aspects of the systems in lay terms. Expertise is lent by more than 25,000 scientists and engineers.

Other safety precautions for the homeowner are also listed. Send \$2.95 to the American Society for Testing and Materials, 1916 Race St., Philadelphia, PA 19103.

Information available on inheritance taxes

You can't take it with you, but you can attempt to leave something behind that the tax man won't take away from your heirs. New tax laws have changed the income tax treatment of inherited assets.

Commerce Clearing House has put together a booklet entitled *Stock and Bond Values as of December 31, 1976*. When heirs sell inherited assets today, they face capital gains taxes occurred since the securities were purchased.

If you are interested in the brochure, send \$3 to CCH, 4025 W. Peterson Ave., Chicago, IL 60646.

Auto depreciation: cost of the long haul

Over the years you have your car, it loses value from the second you drive it out of the showroom. Clearly, it is the single most expensive factor in owning a car. Depreciation subtracted from the original price equals the trade-in value.

If you are thinking about buying a new car and want to get an idea of what your present vehicle will bring on the market, consult the used-car price book at your local bank.

As always, the demand for the particular model can often hand you a better trade-in value than you bargained on. Finally, the condition of the car itself will have a lot to do with offsetting depreciation's ravages of time.

Several steps to saving your shoes

Like everything else, shoes are costing consumers more. There are several techniques, though, which you can utilize to get more from your shoes.

Leather shoes should probably be shined at least twice a week to provide lubrication and to prevent cracking. A damp cloth can be utilized to remove the common grit and dirt picked up.

When soles get worn, have them resoled immediately. Heels must also be serviced, if wear becomes great and begins to reach the supportive material underneath.

Smoke detectors: must for homeowners

Big cities such as New York, Chicago and Cleveland have or are already moving toward making smoke detectors mandatory for homeowners and landlords. Chicago's recent experiences with multiple deaths in apartment fires have prompted city officials to take action there.

Authorities on the subject insist smoke detectors are becoming a necessity in home life. The National Fire Prevention Control Administration has recommended installation of these devices.

Two types are currently on the market. One is photoelectric and contains a small light source that detects smoke and trips a buzzer alarm. The second is an ionization detector which checks air flow around it for smoke.

Government hotline taps into auto safety

Do you ever wonder what the latest is on automobile safety? The National Highway Safety Administration has started a free telephone service to answer your questions on cars.

If you have had a vehicle or tire failure, the government is interested in knowing about it. Also the hotline service can supply information on announced automobile recall by manufacturers.

Information is also available from the NHTSA on child restraint systems and motorcycle safety. Call 800/424-9393. In the Washington area, the number is 426-0123.