

# Personal

## Three kinds of tires; which is best for you?

The insides of bias-ply tires are made of layers of rayon, nylon, or polyester that crisscross at an angle of about 35 degrees with the centerline of the tires. It takes the least amount of material and is inexpensive, so persons who don't drive often or plan to sell their car soon should like it. The belted-bias-ply has a stronger sidewall and tread since two belts made of rayon, nylon, fiberglass, or steel circle the area beneath the tread. Its cost and performance is in-between the others. The material in the radial-ply crosses the centerline at 90 degrees, allowing the sidewall to be extremely flexible. The body consists of polyester cord and the belts are usually steel. These tires cost the most, but their durability and the money saved in gas mileage usually counter the initial investment.

## Foam insulation board can cause problems

"When foam insulation board is tightly installed on the exterior of a wall, moisture vapor may be trapped, resulting in condensation," says Dr. Bill Stewart, agricultural engineer with the Texas Agricultural Extension Service.

The water vapor will attempt to move within a home, and cause wet insulation and musty odors, and eventually rot the wood, Dr. Stewart says. It can be restricted with a barrier of polyethylene film near the surface of all exterior walls. Condensation can be further eliminated by allowing small cracks between the sheets of foam board or by drilling 1-inch holes through each stud space at the top and bottom of each board.

## Costs of home-buying double since 1970

Studies show that the average price of a home in 1970 was \$23,400 and that cost jumped to \$44,200 last year, says the Wall Street Journal. To afford the costs of home ownership, annual income of \$21,165, an amount earned by only 27 percent of all families, was needed.

The average home will continue to appreciate by about 8 percent each year, according to Dr. Kenneth E. Graeber, economist in real estate with the Texas Agricultural Extension Service. Other studies show that persons who have previously owned homes and want a more expensive one can afford to pay 20 to 30 percent more than those who have rented. This is because the equity in the first home can be reinvested.

## This insurance covers cost of replacement

Some insurance companies, including Kemper and the Insurance Company of North America, are offering policies which would pay for the full replacement value of property lost during fire or theft. It differs from traditional policies that usually lop off an amount for depreciation and may include a deductible clause on clothes, furniture, or other personal belongings. Art objects and antiques aren't covered, and Kemper won't pay the replacement value if any damaged object can be repaired or renovated. Premiums vary, but normally cost about 10 percent more than traditional policies.

## Tax credits available for child care costs

Persons who pay for child care can qualify for tax credits up to \$800 when filing their federal income taxes next spring. New changes in the law have eliminated the need to itemize deductions and have removed the income ceiling. Also gone is the requirement that married couples must work, although one must be a full-time student or mentally or physically handicapped if they are not earning money. One of the married persons can work part-time, but the government will only allow you to recover 20 percent of the lowest of the two salaries.