

budget, once you have set one up, have a "family doctor"—one or more. You may have a general practitioner who will care for all members of your family, or you may have an internist for the adult members and a pediatrician for the children. Just be sure that someone knows the health status of your family.

If illness strikes and specialist care seems indicated, let your family doctor direct and advise you.

Do not hesitate to discuss costs with your doctors.

Providing for your family's health does not begin and end in the allowance for medical care in your budget. Nutritious meals, healthful living conditions, good habits of work, exercise, recreation, and rest in balanced amounts—all will help safeguard your family's health. (JEAN L. PENNOCK)

Saving on Cars

A CAR is the most expensive item, next to a house, a family is likely to buy, what with the original cost, the upkeep, and the operating expenses.

There are ways, though, to save quite a few dollars every year.

Some facts:

The average family with a car (or cars) spends about 900 dollars a year for car expenses. That is more than is spent on shelter, clothing, medical care, or any other item, except food.

The average price paid is about 3 thousand dollars for a new car and 900 dollars for a used car.

New cars are kept an average of 6 years; used cars, 4 years.

Every few years a family has to

decide whether it is time to buy another car. The most economical time to buy generally is when your present car costs you more for depreciation, repairs, gasoline, and oil than a new one would.

A car depreciates—goes down in value—at a slower rate each succeeding year. The cost of upkeep and operation, on the other hand, goes up as the car ages. The best time to trade varies according to the use the car has had and the type of driver.

WHEN IT COMES to buying a car, the choice among sizes, models, and extras may not be easy to make.

The car you choose should fit your own needs and purse. At the same time, the selection of a car that buyers of used cars will want when you are ready to trade is one way to cut the high cost of depreciation and protect your investment.

If your family is small or you need a second car to drive to work, a low-priced compact may be the one for you. If you have several children, a standard-sized car may be better for you and worth the higher cost. If you cannot decide between these two sizes, consider one in the intermediate size—between compact and standard models in size, price, and operating costs.

As for body styles, the four-door sedan is a good investment because it is the most popular. If you prefer a two door, the hardtop generally is considered a better buy than the regular sedan. You will get back most, if not all, of the extra cost when you trade in the hardtop. Station wagons (the four-door models) are always in demand among big suburban families.

The extras can add several hundred dollars to the cost of a new car without adding much to trade-in value later. Judge them on their worth to you.

Radio, heater, automatic transmission, and power steering are among the accessories most likely to offer a fair return. An automatic transmission will add to the cost of running the car, be-

cause it takes more gasoline than a standard transmission. All-vinyl upholstery looks good and is easy to care for.

Some accessories are nice to have but do not add much to the usefulness of the car. In general, you get back only a small part of their original cost. Among them are whitewall tires, tilt-type steering wheels, and power seats and windows.

Pick the right time to buy. Some of the best times are toward the end of the month, when salesmen and dealers are anxious to meet their quota; during slow winter months (February and March); and during contests.

Liberal discounts generally are given just before the new models come out, but you may have a limited choice. Remember, too, you will have an old model within a very short time, but that is less important if you keep your automobile a long time.

Pay cash if you can. No additional charge is made then for interest, investigation, recording, and so on.

If you must borrow money, make as big a downpayment as possible and keep the financing period short. The appraised value of your trade-in car becomes part of your downpayment.

If you are planning to finance, shop for the lowest terms. To do so you need to have certain information: The cost of the new car; the trade-in allowance for your old car; any additional downpayment; the amount of your loan; the amount of the monthly payment; and the number of payments required.

Multiply the monthly payment by the number of months you are to pay. Subtract the amount of your loan from this total. The remainder is the amount you will pay for the use of credit on your dealer's plan.

With that information, you can shop for the lowest financing terms. Go to lending agencies and compare costs. You may find it costs less to borrow directly from a bank or credit union.

MOST OWNERS have some form of insurance. When you buy auto insur-

ance, you usually are buying several kinds of coverage in one package.

You can shop for the best insurance buy if you know the kind and extent of coverage you want.

Liability insurance gives you financial protection for bodily injury or property damage to others. State laws tell you how much to buy to fulfill the legal requirements. It is a good idea to buy more than the minimum amount required, if you can possibly squeeze out the extra cost. The additional cost is relatively small compared with the greater protection. Jury awards can be very high; judgments of 50 thousand dollars are not uncommon.

Comprehensive insurance provides for loss or damage to your car from a number of hazards—fire, theft, windstorm, glass breakage, and vandalism.

Comprehensive insurance becomes less important as a car grows older, if you can absorb the loss.

Collision insurance covers damage to your car from collision or upset, if you or someone else is at fault. This kind of coverage is expensive. To reduce the cost, it usually is written with an amount—50, 100, or 250 dollars—deductible. You pay for the deductible amount of the damages on your car, and the insurance company pays the rest. The higher the deductible limit, the lower the premium.

If you consider yourself a reasonably safe driver or feel you can pay the first 100 or 250 dollars in case of an accident, you can cut the cost of your insurance with one of the higher deductibles. It may not pay you to carry this kind of coverage on an older car.

If you finance the purchase of a car, you will be required to carry comprehensive fire and theft and collision insurance to cover the full value of the car. Be sure you also have liability coverage.

You can also buy medical-payment insurance that pays medical and hospital bills should you or anyone riding in your car be injured. This kind of coverage may not be necessary if you

have an adequate medical coverage through other insurance plans.

On other kinds of insurance, such as towing and uninsured-motorist coverage, you will need to decide how important they are to you in relation to the risk involved and the cost.

Car insurance rates vary from company to company. Some companies offer lower rates because they specialize in auto insurance, sell directly to the customer, or sell only to good risks.

GASOLINE is a big item in the operation of a car. A change from premium to regular or regular to economy gasoline can save you money on your car.

Unless the manufacturer specifies it, most cars do not need a premium grade. Some cars do just as well on one of the economy fuels.

Buy the lowest grade of gas that will give satisfactory operation in your car.

Develop good driving habits to get as much mileage as possible from the gasoline you buy: Avoid jackrabbit starts and sudden stops. Accelerate smoothly and with a light touch. Look ahead and slow down gradually. Maintain a steady speed. Travel at moderate speeds.

Another way to save on gasoline is to keep your car in proper running order: Have a tuneup periodically. Clean the spark plugs and make replacements when necessary. Check the carburetor occasionally. Keep the air filter clean.

When it comes to oil changes and chassis lubrications, it is best to follow the recommendations in the owner's manual. The new, longer periods between oil changes for new cars are a convenience and save money. To insure safe and reliable operation, though, it is still necessary to give your car the attention called for.

Do not overbuy on tires. You may need premium-grade tires if you do a lot of driving on rough roads, but the cheaper first-line grade should be adequate for most ordinary driving. Keep the tires inflated to the pressure

the manufacturer recommends. Check the alinement of the front wheels. Make the necessary corrections. Good driving habits mean the most wear out of your tires and hold the cost down.

KEEPING YOUR CAR in good condition helps to cut depreciation to a reasonable minimum. The new paints used on cars may need less polishing and waxing than the old paints, but regular washing is necessary. Paint that is protected from the sun, sleet, and snow lasts longer and looks better. If you have a garage or carport, make a point of running your car under cover.

Some of these savings may seem small. When you add them up, you will be surprised at how much you can save. (LUCILE F. MORK)

The Employed Wife

COMES A TIME, as it does to many wives, when you think you would like a paying job.

You believe, of course, that a woman's place is in the home, but before the children come or when they are well along in school, you think of putting your skills to work, adding variety to your life, and contributing to the family income.

Then the first order of business is to talk it over with the family, whose care is your first responsibility. A job will not work out unless you have family approval and cooperation.

They need to be in on the decisions to be made—how and when house-keeping chores are to be done; what help they will give; what provisions are to be made for caring for the