

Make savings a fixed expense

NEWARK, Del. — Many people complain that by the end of the month, there's no money left for savings. The only way around this problem is to make savings a priority, says University of Delaware extension family living agent Mary Alice Morris.

Consider savings as a fixed expense like rent or mortgage

payments, she advises. Have the money automatically deducted from your paycheck if possible, or deposit it yourself in a savings account before you have a chance to spend it. That way you'll build up a cushion against emergencies, unemployment, or unexpected large bills.

Deciding how much to save

depends on your income, expenses, and financial goals. Many people assume that a two-income family has a distinct advantage when it comes to saving, but this is not necessarily the case. Two-paycheck families tend to have higher expenses because they often pay for extra services and conveniences.

Every family should have a fund equal to three months take-home pay reserved for emergencies only. This should be easily accessible in a savings account.

In addition, every family has its own financial goals - children's education, a home, a new car, vacations, or retirement. One guideline is to save 10 percent of the total take-home pay each month. This may be too high for some families, but the point is to save on a regular basis.

When you finish paying off a car loan or personal loan, Morris suggests, continue to set aside the payments each month and deposit them into a savings account. Since

you've already learned to live without that money, it's a painless way to accumulate a substantial nest egg.

Put your imagination to work and you'll think of more clever ways to save. For instance, empty your pocket change into a piggybank, or give up smoking and bank the money you save.

Once you've made the commitment to save, get the most for your money, Morris says. Compare rates of return on various types of savings accounts and investments. Your local library will have useful information in financial magazines and books.



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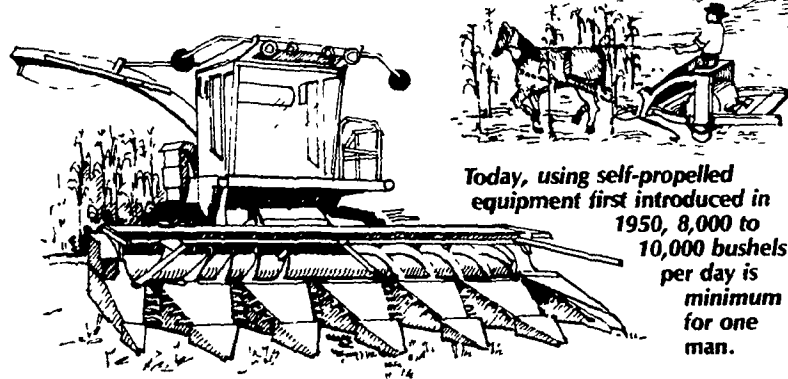
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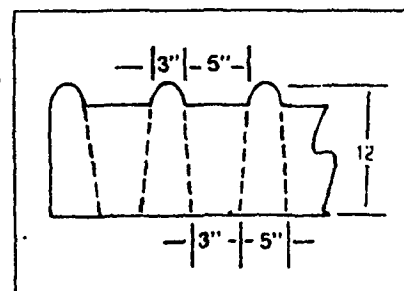
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Airline charged by USDA

WASHINGTON, D.C. — American Airlines, Inc., headquartered at Dallas-Fort Worth Airport in Texas, has been charged by U.S. Department of Agriculture officials with nine counts of violating transportation standards of the Animal Welfare Act.

USDA is asking that American's officials be fined \$3,000 in civil penalties if the charge is upheld, according to Dr. Richard L. Rissler, a veterinarian directing animal care activities for USDA's Animal and Plant Health Inspection Service.

Rissler said the incident with the gravest consequence involved a cat shipped Dec. 20, 1980, from St. Louis, Mo. The cat was dead on arrival at Boston, Mass., from exposure to freezing temperatures.

The remaining violations involved dog and monkey shipments. On two occasions between February and March of 1981, seven dogs were shipped from Los Angeles, Calif., to Honolulu, Hawaii, in crates that were too small for them. Monkeys were shipped from Tucson, Ariz., to Washington, D.C., Dulles International Airport in inadequately ventilated crates. Moreover, the crates had an insufficient quantity of litter; they lacked rims or other devices to prevent obstruction of ventilation openings; there was no labeling to indicate "wild animals" or the correct upright position; and there were no feeding or watering instructions, USDA contends.

Moreover, on Nov. 24, 1981, the animal holding area at Dallas-Fort Worth was not sufficiently cleaned and was littered with spilled feed and other materials, Rissler said. He said American's officials have 20 days to respond to the charge and can request a hearing before an administrative law judge. Failure to respond constitutes admission of the charge.