

MONEY GO ROUND

By BRENDA L. SCHNEIDER



Take a renting trip

The lifestyle for millions of Americans is changing.

As we near the '80s, some urban forecasters predict a growing decline in the single family residence. As housing costs continue to spiral upward more consumers are looking at renting as the answer to their housing needs.

For some, renting is an interim step and, as some say, "it's a place to hang my hat" while working toward the goal of home ownership.

If you are a renter or are about to become one, there are some things you should think about.

FIRST, CONSIDER your lifestyle. How do you live and what do you expect to find once you move in?

If you are single, you might want to consider renting in a complex designed to meet the lifestyle of other singles. Or if you have young children, you might consider moving into an area that has adequate playground space or a two family unit. Or retirees might look for a complex that doesn't cater to singles or those with families.

Finding the right place may be a tedious task, but you should be careful to think through each phase of the decision. A hastily signed lease can become a financial nightmare.

AFTER DEFINING and being honest about your lifestyle, it then becomes necessary to decide how much of your budget is going to be set aside for housing. Some say 25 percent is a safe figure; others say up to 35 percent of take-home pay is safe. Factors that must be taken into consideration are current debt load, the source of the income or incomes on which the budget is based, what the rent includes, and the terms of the lease.

When looking for a place to rent there are various options. First is an apartment which usually provides the most service and least amount of responsibility. Maintenance is usually taken care of by professional maintenance people. Some utilities may be included, so be sure to fully understand which ones or you might find yourself with unexpected bills.

A second option is a duplex or townhouse. This requires more responsibility on your part but, for some, the benefits outweigh the new responsibilities. Usually you will have the responsibility of a yard. Also consider that, usually

the utility bills are your responsibility.

And last is a house itself. Generally you can expect to have more space which can be a necessity if you wish to rent and there are children involved. Another benefit is more yard space and often there is a garage or carport.

Considerations here are that you now assume total responsibility for the house and often you must plan to pay for such additional expenses as garbage pickup and sewer and water charges. Most people find that the additional privacy gained in this rental situation far exceeds the additional costs.

There are many places to locate rentals. The classified section of most newspapers usually list many. It is wise to call before visiting the property to ascertain its availability and to ask key questions such as conditions of the lease, the amount of the rent, size, etc. A phone call can save you from spending time looking at property which really doesn't suit your needs.

WHEN RENTING there are some things you can do to insure that a harmonious relationship will exist between you, your landlord and the other tenants.

- Keep your relationship with your landlord very professional. This is a business relationship bound by the parameters of a legal document called a lease.

- Keep the channels of communication open. Discuss problems that occur when they occur. Be reasonable about demands.

- Put all communications in writing so all parties involved clearly understand what their rights and responsibilities are right from the start.

- Pay your rent on time. If you can't pay because of some unforeseen emergency, discuss it with your landlord so some compromise plan can be achieved.

- Respect the rights of the property owner. Do not abuse property.

- And most of all respect the rights of others who reside with you. Work together in a harmonious state when and if conditions arise that create conflict.

Armed with the above information, renting can be a rewarding experience.

(The author is Director of Consumer and Urban Affairs for Manufacturers National Corp., Detroit.)

Bye, bye bonbons

Candy sales dip

Candy is dandy, but maybe not as dandy as it used to be. Americans aren't eating as much of it any more.

Last year, says the U.S. Department of Commerce, we each consumed only 14.9 pounds of chocolate and other candies. That's down from 15.4 pounds per American in 1977.

Nobody yet knows why we are consuming less, but the National Geographic News Service wonders whether:

- We think we are eating as much candy as ever, but are fooled by the ever-shrinking American candy bar.
- The American sweet tooth is going sour, victim of celery sticks and other health foods.

- Dieting fans and nutritionists are making their weight felt.

- Dentists are, gradually getting their way, just as the nation's kids have always feared.

CANDY MAKERS, far from being tongue-in-cheek about any of this, don't sound worried. The country's 15,000 chocolate candy stores report their best-ever sales for Christmas, St. Valentine's Day, Easter and Mother's Day.

Beyond that, candy makers hope they may soon be able to announce that "Chocolate is good for your teeth."

Volunteers in Boston are munching away in the interest of science, checking out test-tube research suggesting there is something in chocolate -- a heat-resistant, water-soluble protein which in the language of toothpaste, "fights dental decay."

If it's true, candy makers speculate, perhaps this wonder substance could be added to non-chocolate candy to help protect against cavities. Candy makers, incidentally, spend each working day alternately tasting batches of their production and brushing or rinsing their teeth.

MEANWHILE, candy lovers everywhere keep demonstrating "how sweet is it." World's champion candy eaters are the British, who are fond of gobbling toffees, licorice bootlaces, bulls' eyes, sherbet cubes, and jelly babies.

"Behind their mythologically stiff upper lips," a dentist wrote the London Times about his fellow Englishmen, "hang some of the sweetest, rottenest teeth in the world."



TRY ANGLES: throw the competition off balance by taking a new slant on closing deals. The asymmetric slant. Veering off in a new direction to fit fall's shaped mood. Here, G.A.I. by GIL AIMBEZ marches buttons across a sensuous jacquard silk blouse. Styled with raglan sleeves and stand-up collar. Making the most of a slimmed down skirt for day or dining. In rich, new shades of autumn. In misses' sizes, \$60. The Woodward Shops, at our Northland, Eastland, Oakland, Twelve Oaks, Fairlane and Ann Arbor stores only.

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