

Household helpers danger to groundwater

MANY commonly used household products — automotive oil, household cleaners, solvents, paints, lawn and garden chemicals — are potentially hazardous if used, stored, handled or disposed of improperly.

If thrown out with household trash, these materials will eventually form a leachate and leak out of the landfill contributing to the underlying groundwater contamination. Some 13 percent of all known groundwater contamination in Michigan is the result of landfill leachate.

Not all commercially available cleaning agents are toxic, but determining whether a household product is hazardous can be difficult. Manufacturers are not required to list ingredients of their products and in many cases health effects of products are not fully known because they have not been adequately tested.

FEDERAL regulations state that the toxicity of a product must be indicated by one of the following words:

Caution: Suggests that the product should be used with care.

Warning: Implies the presence of a stronger hazard than with caution. Use additional care.

Danger: Signals that exposure or unsafe use may cause injury, illness, or death.

Other key words that indicate a toxic substance are poison, flammable, volatile, caustic and corrosive. Many labels are misleading. Federal rules regulating labeling are vague.

While small household sources of hazardous substances are not regulated the same way as industrial substances, the combined effect of individual household sources becomes considerable.

Many non-hazardous alternatives for these hazardous products exist.



Terry Gibb

and can be used safely to achieve the same results. Some of these cleaners are baking soda, white vinegar, salt and lemon juice. Try some of these solutions in your home:

BATHROOM: A paste of baking soda and water cleans bathtubs and

sinks without being abrasive.

For mildew in tile grout or on shower curtains, use white vinegar or lemon juice. Commercial brands labeled "non-chlorine" are less toxic than other brands.

DRAIN OPENERS: Pour a handful of baking soda down the drain followed by one-half cup of white vinegar. Cover the drain tightly for one minute, then rinse with boiling water. Or, use one-half cup salt and one-half cup baking soda, followed by lots of hot water.

OVEN CLEANERS: Scrub with baking soda, or soak with a mixture

of baking soda and water.

WINDOWS: Use a mixture of one tablespoon vinegar in one quart water; or rub newspapers on the glass; or use denatured alcohol.

FURNITURE POLISH: Use mineral oil, mayonnaise, or two parts olive or vegetable oil and one part lemon juice.

FLOOR WAXES, CLEANERS: For wood floors, use mineral oil, the active ingredient in most wood polishes and cleaners. For cleaning, a mixture of half mineral and half vinegar may also be used.

For linoleum floors, use one cup white vinegar to two gallons water. Polish with club soda, and add skim milk to rinse water for shine.

LAUNDRY SOAP: Non-detergent, commercial laundry soap is one of the mildest cleaning agents in terms of skin irritability and toxicity. When adding soap flakes to warm or cold water, first dissolve the soap in hot water, then add to the washer.

For freshening or odor removal, add one cup vinegar or baking soda instead of soap. It will remove smells without adding their own odors.

ECO-TIP: For a free fact sheet outlining many other hazardous household products, the proper disposal technique and alternatives to these products, send a self-addressed, stamped envelope to "Household Hazardous Substances Chart" at the address below. The chart is designed as a bulletin board or refrigerator hang-up for quick reference.

The Consumer Mailbag answers your questions. Address mail to The Consumer Mailbag, Concern Detroit, One Kennedy Square, 4th Floor, Detroit, 48226.

Just in time! Lower mortgage interest rates.

It's a great time to buy a house.

At Standard Federal, we're offering 15-year and 30-year fixed-rate loans at very attractive interest rates.

The interest rates shown on the chart are based on the payment of a 2% loan discount fee. You can obtain an even lower rate by paying a higher loan discount fee.

By acting now, you can take advantage of our competitive interest rates to purchase that new home you've always wanted.

Plus, look into our Lifetime Convertible Adjustable Rate Mortgage. It offers you the option of

15-YEAR FIXED RATE LOAN	9.50%	annual interest rate
	10.01%	annual percentage rate (APR)*
30-YEAR FIXED RATE LOAN	10.00%	annual interest rate
	10.36%	annual percentage rate (APR)*

verting from an adjustable rate to a fixed-rate anytime during the life of the loan.

You can apply for a new mortgage loan at any of our conveniently located branch offices. What's more, as with all of our mortgage loans, our ExpressLoan® service can be used to process and close the loan within 15 days.

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Or it's a great time to refinance your present mortgage.

Even if you already own a home, you can take advantage of our low mortgage interest rates by refinancing your current loan. Chances are that we can save you thousands of dollars in interest and lower your monthly payment!

Here's an example of how much someone who obtained a 30-year loan for \$50,000.00 at 12.50% (13.07% APR) interest in March of 1985 could save by refinancing that loan with a new 15-year loan at Standard Federal today.

The homeowners in this example had monthly principal and interest payments of \$533.63. If they continue to pay on that loan until it matures, they will pay an additional \$123,966.69 in interest. However, by obtaining a 15-year fixed-rate loan now at 9.50% (10.01% APR) they will save \$80,457.95 in interest. What's more, they will be able to pay off

	Current 30-Year Loan	New 15-Year Loan
Interest rate	12.50% (13.07% APR)	9.50% (10.01% APR)
Unpaid Balance on \$50,000 loan (as of Feb. 1988)	\$49,463.06	\$49,463.06
Monthly payment	\$533.63	\$516.51
Interest yet to be paid	\$123,966.69	\$43,508.74
Last payment due	March 2015	February 2003

their mortgage 12 years sooner, and their monthly payment on the new 15-year loan will actually be \$17.12 less than the payment on their old 30-year loan.

If these same homeowners wanted to reduce their monthly principal and interest payments even more, they could obtain a 30-year loan from Standard Federal at 10.00% (10.36% APR). In this case, they would reduce their monthly payments by \$99.56 and still save \$17,164.55 in interest over the remaining term of their new loan.

The interest rates shown above are subject to change. So, now is the time! Stop in at any Standard Federal office and talk to one of our mortgage counselors to see just how much you can save.

Save \$17.12 monthly!

Save \$80,457.95 in interest!

Pay off your house 12 years sooner!

(The figures shown above are estimates.)

*All of the annual percentage rates in the above example are estimated based on a \$50,000.00 loan for the 30-year term and a \$49,463.06 loan for the 15-year term with a down payment of at least 20%. The term of the loan and all of the normal prepaid finance charges (including a 2% loan discount fee) were taken into consideration in calculating these annual percentage rates.

gerontology
A. Jolayne Farrell

New task: cooking for just 2

Dear Jo:
Could you give me some tips on cooking for two? After years of cooking for a large family — all grown and gone now — I don't know if it is a problem or simply a challenge just cooking for my husband and I.

Mrs. M.R., Quebec Reader

Dear Mrs. R.:
Cooking for two when looked upon as a challenge can be fun. After all, most marriages start out with cooking for two — and look at all the experience you've had.

First you have to learn to shop for two. It often pays to think small. The extra cost of smaller packages may well be worth the price if it means you won't be wasting food.

When prepackaged foods such as meats and vegetables are too large, ask to have them broken up into smaller packages.

Complete frozen dinners that are nutritious and calorie-wise are reduced in price periodically. They are convenient and easy to prepare. Use them to your advantage once in a while, but as a Quebec cook, I doubt if you'll become dependent on them.

A book on cooking for two may be worth purchasing, or you can borrow one from your local library. After a bit of practice, you may even write one yourself. (I'd be glad to help you out with a publisher.)

Some other thoughts on cooking for two are:

- Freeze bread, rolls and muffins. They stay fresh in the freezer. Take out what you'll need each day.
- Cook several of your favorite large meals every week or so and freeze them in two-meal-sized servings.
- Continue with your former eating patterns, serving meals at the usual times, and at the same table, etc. You may want to store your everyday silver and dishes and use the "good ones" to celebrate this new stage of your married life.

YOU'LL PROBABLY find, in the beginning anyway, that you'll have a lot of leftovers. They can be used in a variety of ways:

- Vegetables can be added to the next day's casserole or used in an omelette or in soup.
- Meats can be combined with potatoes and onions for hash or used in sandwiches and/or soup.
- Breads can be used in bread pudding or for stuffing or croquettes.
- It is important to always keep nutrition in mind when changing your cooking routine and serve foods from the basic four food groups daily. Good luck!

Readers can write to Jolayne Farrell at 11 Cynthia Crescent, Richmond Hill, Ontario L4E 1J3.

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