

Economist Sees Continuance Of High Savings

MIAMI, FLA. -- The widely held notion that "the present high rate of personal saving must soon fall" is unacceptable, a University of Michigan economist reports.

Prof. George Katona told his audience at a Miami told his audience at a Miami Savings Institutions Forum that uncertainty about war in Vietnam, inflation, and

taxes are the major reasons for a decline in consumer sentiment since the high rate of saving in 1966 and 1967.

Consumer sentiment is important to the economy, he emphasized, because consumer expenditures for durable goods depend upon both the ability to buy (income) and the willingness to do so.

KATONA, WHO DIRECTS quarterly surveys of consumer attitudes for The University of Michigan's Survey Research Center, said data from the first quarter of 1968 are still being compiled. Nevertheless, he ventured a summary of the current mood of the average American consumer:

"He knows that he is now making more than a few years ago, but his standard of living has increased. Even though he has more and better consumer goods than before, he is not satisfied with them. He thinks that in a few years he should live still better than at present."

"A couple of things are felt certain that things would improve," Katona continued. "Today he is uncertain and has misgivings."

"The future trend of his well-being does not seem to depend

on what he is doing, how hard he works, whether he succeeds in his endeavors. Inflation, taxes, and the war may, he knows, deprive him of what he thinks are well-deserved fruits of his labor. He feels at the mercy of these developments and, does not like the prospects."

Katona described a "saint-and-sinner" attitude which is more the result of a lack of good news than of it is bad news.

"Under present circumstances, rising incomes are being used for the gratification of manifold wants," he said. "But this is done slowly and with moderation. This is not a good time to buy," many people say, and they adopt a wait-and-see attitude."

THE AMERICAN CONSUMER is not only spending-minded, but also security-minded, Katona noted. "We desire more and

better consumer goods as well as more savings on reserve funds at the same time. We wish to spend, and to save as well. The more we have the more necessary it is, we feel, to have some reserve funds."

He said the present high rate of personal saving is the result of three circumstances:

--Income increases are frequent, and the rate of gain in income is said.

--Because of the prevailing uncertainty, the rate of discretionary expenditures is low relative to income. Therefore, there is only moderate reduction of liquid assets on borrowing to finance large, lumpy expenditures.

--People are strongly motivated to save for rainy days.

"The result is a relatively low rate of installment buying and a high rate of liquid saving," Katona said. "How long this will last, we do not know. But

we do know something about the circumstances which may change the present uncertainty and uneasiness."

"Prospects for peace would contribute a new development contributing toward a more confident outlook," he concluded.

"It does not mean a return to normalcy, which is of course out of the question, but a reduction of tensions."

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selfish, arrogant drivers who endanger the lives of other motorists whenever they get behind the wheel. If you ever happen to be on the road with one of them, there could be trouble."

The Traffic Safety Association says that seat belts give you the safety edge in case of one of these crazy drivers runs into your vehicle. Recent traffic studies by a team of University of Michigan researchers show that more than 12,000 lives could be saved in the nation annually if motorists and passengers made full use of their seat belts.

"Many motorists and passengers suffer injury in accidents because they keep going when their car stops," the Association says. "It's a matter of getting inside the windshield. Others are thrown from their vehicle. If they were seat belts, they would stop when their car stops, more than doubling their chances of survival."

Take the advice which the Association offers on approximately 1,200 posters erected on street signs throughout the Detroit area, including, "Don't Get... Buckled Up." Give yourself an edge in case a crazy driver runs into you.

There's A Diet For Your Needs

The American public is now well aware that any effective weight control program must include dieting.

Hundreds of different diets are promoted by various companies as a "surefire" means of trimming off excess pounds.

The American Medical Association's home health book, Today's Health Guide, points out, that weight can be lost on virtually any dietary plan, good or bad, that ensures a calorie intake less than energy used. It is important, however, that many diets are only temporarily effective and do not promote the fundamental purpose of permanent weight loss.

REDUCING DIETS, ideal weight charts, calorie-counting

and diet books are available almost everywhere. It is our purpose here to discuss briefly some principles of the good reducing.

The diet should be individualized to harmonize with income, national origins, religious principles and personal circumstances.

The diet should be practical, consistent with work patterns and other everyday obligations and responsibilities.

The diet should be balanced, and in conformity with good nutritional practices.

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