

IN THIS ISSUE

July 1970

VOL. 24, NO. 7 THE MONTHS AHEAD The summer slump may not be as bad as it looks . . . power blackouts are likely ... clothing costs rising . . . few car bargains . . . warning on stock certificates. 3 HOME-LOAN RATES & TERMS, CITY BY CITY The latest figures for conventional mortgage loans in 18 metropolitan areas. 6 DEFENSIVE DRIVING—A STRATEGY FOR STAYING ALIVE You can prevent accidents in spite of bad drivers and conditions around you. How you act in the danger situations described here will make the difference. WHAT GOOD DO SUNTAN LOTIONS DO? Some keep you from burning, but none can make you get a natural tan faster. 11 INSURANCE NEWS YOU OUGHT TO KNOW Things are happening that are bound to affect you, whether it's the policy you buy, the way you invest, the car you choose or the premiums you pay. 13 THESE LAWYERS WORK FOR CONSUMERS Their main goal is to help the poor, but others often have the same problems. So the National Consumer Law Center's program may have wide-ranging results. 17 HOW TO PICK A TENDER, JUICY STEAK Tips on the various cuts and how thick they should be for the best eating. 20 PAPERBACK BOOKSHELF Good reading at low cost. Browse through the list for ones that interest you. 21 WORKADAY JOBS EARTH SATELLITES WILL DO They're going to keep tabs on crops, forests, sea conditions, fish, minerals. 23 PROVEN & PRACTICAL WAYS TO HANDLE MONEY BETTER How many of them can you use? They have to do with your budget and record keeping, your charge accounts, your banking techniques, how you save & invest. 25 FIND OUT ABOUT THAT COTTAGE YOU'VE RENTED Useful things to ask about before & after you arrive for your vacation stay. 30 MAYBE YOU SHOULD BE ON THE SCHOOL BOARD It's one way to get your ideas across—but count on long hours and no pay. 31 YOUR QUESTIONS ANSWERED Replies to queries from readers . . . things you too may have wondered about. 34 CAREERS "DOING SOMETHING" FOR THE ENVIRONMENT Colleges are combining many fields of study, from architecture to zoology, into environmental programs. Here's a sampling of what's being offered now. 35 NEWS BEHIND THE ADS Items of information & entertainment from the fascinating world of advertising. 39 LET YOUR SON PLAY LITTLE LEAGUE BALL? The pros & cons of a summer activity that provokes many a heated discussion. 41 WHY BUYING STOCKS REGULARLY STILL MAKES SENSE A couple of case histories that look good even in today's depressed market. 44 FOR HOUSE HUNTERS: SIZING UP THE NEIGHBORHOOD Each has merits and shortcomings . . . this 20-point check list lets you compare. Warning to boat buyers (p. 10) * Make your bouquets last longer (p. 12)

Do the golden days of summer wear you down? (p. 29)



THE KIPLINGER SERVICE FOR FAMILIES

July 1970

Defensive driving— a strategy for staying alive



Proven & practical ways to handle money better

- Insurance news you ought to know
- ► Careers "doing something" for the environment
 - ▶ Why buying stocks regularly still makes sense
 - For house hunters: Sizing up the neighborhood.

Suntan lotions . . . mortgage rates . . . beefsteaks . . . Little League