

FAMILY PLANNING . . . The Val Clevenger family, with the aid of a financial kit being offered at all American Savings offices in the Southwest area Monday through Jan. 10, outlines a financial program for the year. The kit was developed by Charles Neal, syndicated columnist on finance.

Firm Offers 'Kit' for Sound Financial Plan

Christmas bills piling up?
Worried about income taxes?

Most experts agree that the logical time for family financial planning is the first of the year.

In keeping with this and Loan offices in the Southwest area are giving all visitors a kit designed to take the worry out of family financial budgeting. It contains eight simple charts listing such things as various types of assets, liabilities, in yestments and insurance. All a person has to do to see his entire financial picture at a glance is fill in the charts with the aid of instructions on the back.

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"It should have a particular interest for women who have always wanted to know how to tackle it." Neal said. He added that people selection was a particular and the prophical to the cha

To Reflect Lower Tax

All telephone bills malled to Pacific Telephone customers after Jan. 1 will reflect the new federal excise tax law which cuts the 10 per cent tax on local and long distance service to 3 per cent, J. P. Leggett, local manager of the utility, said today.

January bills will contain a special insert explaining the reduction to customers, Leggett said.

The tax on teletypewriter

The tax on teletypewriter xchange service also will be educed from 10 to 3 per

reduced from 10 to 3 per cent.

Excise tax charges have never been included in telephone rates. "Pacific Telephone rates. "Pacific Telephone has merely served as a tax collector for the federal government," he explained.

The average California customer served by Pacific has paid more than \$20 annually in telephone excise taxes.

Under the new law, the tax on local and long distance telephone service and on teletypewritter exchange service will be further cut by 1 per cent each Jan. 1 until completely removed by 1969, Leggett said.

Over 10,000 babies are born each year in Los Angeles County with a significant birth defect, over 700 die due to malformations, states the March of Dimes.



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Board tests.

Each course is an accelerated review which assumes the student to have a B.S. in engineering or equivalent training and experience.

BEGINNING next Tuesday, the Mechanical Engineering course will prepare students for the April 16, 1986, State Board exam in mechanical engineering Glacese

Board exam in mechanical engineering. Classes will meet each Tuesday from 7 to 9:30 p.m. in Room 133 of Founders Hall on the USC campus. The Mechanical Engineering course will deal with such topics as applied mechanics, machine design, and thermodynamics, heat transacter, fluid mechanics, electrical problems, heat power, engineering economics, con-

Birth defects is the sec greatest destroyer of life, cording to the March Dimes.



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