Late-night calls are still impolite

Dear Jo:

I read your column regularly and appreciate your practical advice. As a retired teacher and widow, I have a very busy, yet pleasan, ill most you make the busy of the problem of the property of the property of the problem of the problem

The phone calls are usually from younger people and the reasons for the calls vary from meeting remind-ers to "just calling to chat."

I am usually fast asleep and when the phone awakens me my heart pounds as I reach to answer it — I fear the call may be of an emergen-

ear the calt may be of an entergen-ey nature from my family so I never let it ring.

When I was growing up it was con-sidered good manners not to phone anyone after 10 p.m. Is this not so

Dear Mrs. L.:
Elizabeth L. Post, author of the
column "Eliquette for Every Day,"
writes that late night callers are
very inconsiderate, and the only way
to deal with them is on an individual
abis. It's nice to know that these
calls are still frowned upon by socievy in ceneral.

calls are still frowned upon by sectivity in general.

To avoid the startling effect that results in a pounding heart, you may want to remove the phone from you bedside and place it somewhere in the house within hearing distance in the house within hearing distance in the house within hearing distance in the house within hearing day but it is not to have a support of the hearing and the hearing at least 10 times.

Denr Jo:
My husband has taken on a second

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career — the investment business. At age 65 be has taken the securities course and has a part-time job with an investment company. I admire his spunk.

My problem is that I don't know what be it stalking about when he discusses the market.

Farrell

Is there a dictionary of financial terms that I could consult? Mrs. E.J.

Dear Mrs. J.:

Try Barron's Finance and Investment Handbook. It includes a dictionary of finance and investment terms as well as how-to chapters on investing and reading annual reports.

The \$21.95 USbook, published by Barron's Educational Series Inc., can be found in most bookstores.

As a geroniologist, do you practice what you preach?

D.Y., Western Reader

Dear Mr. Y: Yes, no, and sometimes. I try. I'm human — that's my excuse!

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

Fifteen Oakland University facul-ty have won competitive fellowships from the University Research Com-

A. Jolayne for research projects

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