

Reader can receive dividends every month

I have a number of years ahead when I could accumulate a holding of stock for my retirement years. It has occurred to me that it would be nice to have stocks, which would give me dividend checks every month.

Of course it would be ideal if the checks would get bigger every year. Could you suggest such a portfolio?

Ralph Seger, a member of NAIC's securities review committee, came up with the following suggestion to help individuals put together a portfolio that delivers checks regularly and where these checks are likely to increase. It's called a double check-a-month portfolio. Seger credits John Slater, an analyst with Prescott Ball & Turben, in Cleveland, for the concept.

The basic idea is to put together a portfolio of common stocks that will provide two dividend checks a month, 12 months a year. Because most companies pay dividends quarterly, this idea is accomplished by selecting as few as six stocks with the appropriate "dividend payable" dates.



today's investor
Thomas E. O'Hara
of the National Association of Investors Corp.

IF THE stocks are selected carefully, in addition to providing a steady stream of current income to individuals looking for such a return, the portfolio also can give the investor the potential for market appreciation as well as dividend growth in the future.

Thus this type of portfolio could be an interesting investment alternative for individuals in need of current income on a regular basis, but who also are interested in maintaining enough growth to keep abreast of inflation.

"The idea is growing income plus safety," Seger said. "The yield in this sample portfolio is 6.9 percent, compared to 3.5 percent on the DJIA (1950.43 on Oct. 22, 1987).

"THIS MEANS the portfolio has

almost twice the yield of the DOW, is good quality, has enough growth to keep up with inflation . . . and provides an investor with two checks a month. That's an attractive set of investment characteristics."

Thomas O'Hara of Bloomfield Hills welcomes your questions and comments but will answer them only through this column. Readers who send in questions on a general investment subject or on a corporation with broad investor interest and whose questions are used will receive a free one-year subscription to the investment magazine "Better Investing." For a sample copy of "Better Investing" or information about investment clubs, write Today's Investor, PO Box 220, Royal Oak, MI 48068

2-check-a-month portfolio

company	as of 10/22/87 No. of shares	market price	annual total value	dividend rate	percent yield	annual income
Iowa Resources	500	18 5/8	\$9,313	\$1.64	8.8	\$820
Pacific Lighting	140	51 1/4	7,175	3.48	6.8	487
Property Capital Trust	400	20 5/8	8,250	1.68	8.1	672
Exxon	200	43 1/2	8,700	2.00	4.6	400
Service Master L.P.	345	24	8,280	1.52	6.3	524
New Plan Realty Trust	630	13 1/8	8,269	0.86	6.6	542
Total			49,987		8.9	3,445

marketplace

Market Place For Your Community, a Troy-based direct mail publication, was awarded the Ozzie Award for design excellence.

Ruth Young Personnel Service of Detroit Inc., Southfield, was recognized as the top-producing personnel agency in Michigan at the annual convention of the Michigan Association of Personnel Consultants.

Stone, August & Co. of Birmingham will provide advertising for the Visiting Nurse Corp.

Stone, August & Co. of Birmingham won the ATHENA/Creative Newspaper competition for 1987. The award-winning ad was for Lionel trains.

Summit Professionals, a manage-

ment and financial consulting service for businesses, financial services industry, government agencies/departments and professionals, has opened in Farmington Hills. The address is 31800 Northwestern Highway, Suite 140, Farmington Hills.

W.B. Doser and Co. of Southfield will handle advertising for the United Foundation for 1988-89.

Haggerty Center, a head-injury outpatient treatment center, will be opened by the Rehabilitation Institute. The address is 22600 Haggerty, Farmington Hills.

Birmingham Camera Shop has added a film processing lab and a portrait studio to the Birmingham location.

Casey Communications Manage-

ment Inc. acquired the London-based Shandwick PLC public relations firm. Shandwick is the world's largest independent public relations network with annual fee revenues in excess of \$50 million.

Sandy Corp. of Troy received a contract from the Chevrolet Motor Division of General Motors to supply glove box portfolios for Chevrolet's Corsica and Beretta car models.

The Berlina Group Inc. of Birmingham Farms won a Bow Tie for the outstanding dealer group print campaign in the country from the Chevrolet Motor Division.

Ross Roy Inc. of Bloomfield Hills was named the agency of record for Health Service Co., a subsidiary of Blue Cross and Blue Shield of Michigan.

Fairview Construction Inc., general contractors, moved its operations center to Auburn Hills. The address is 1100 Opdyke, Auburn Hills. The telephone number is 377-2600.

Schluskel, Lifton, Simon, Rands, Galvin and Jackier, a law firm, has moved its headquarters to Southfield. The address is 29201 Telegraph Road, Suite 500, Southfield.

Marketing Impact Inc. of South-

field was named advertising agency for the Neurorehabilitation Center, Bloomfield Hills.

Dennis R. Green & Associates Inc. of Southfield was named advertising and public relations agency for Advance Video Inc., also of Southfield.

Arbor Drugs Inc. opened four Arbor stores this month: Rochester Hills, Sterling Heights, Warren and Canton Township.

Cunningham & Klepinger Inc. was appointed advertising agency for the Michigan territories of the John Deere Co.

Tranex Financial Inc. will combine its lending efforts with Franklin Savings and Loan Association. Franklin Mortgage Corp., a wholly owned subsidiary of Franklin Savings, may buy Tranex Financial Inc.

Inacom Computer Centers Inc. plans to expand its microcomputer sales network to the Minneapolis/St. Paul area.

Kathryn Lester CPA is opening her own office at 2000 Town Center Suite 1780, Southfield. Telephone number 357-7820. She specializes in advising divorced and widowed women as well as providing traditional accounting and tax services.

Catallo Associates is celebrating its 10th year in business and its move to 2100 E. Maple in Birmingham.

Burger Fresh, the Ann Arbor-based burger delivery, announced the openings of two new Burger Fresh outlets in Farmington.

The Gibbens Co. Inc., an unemployment compensation cost control services firm, is opening a Michigan office at 560 Kirts Road, Suite 100, Troy.

BASF Corp. will create a new OEM automotive coatings headquarters on 2855 Coolidge Highway, Troy.

Pre-Retirement Educational Planning Service Inc. opened a new office and conference center. The address is Oakland Office Commons, 1205 E. Big Beaver, Troy.

Michigan Technology Council released a special resource guide for technology based businesses in Michigan for distribution to the public.

Laser Image Inc. offers a new process that refills toner cartridges for virtually all major makes of laser printers.

Grace & Wild Studios, Farmington

Hills, is now on-line with two new Grass Valley Kaleidoscope digital video effects systems at their video post-production facility in Detroit.

Prudential Insurance Co. opened a new office at 18000 W. Eight Mile Road, Southfield.

Ms. Threads, formerly Threads at Heritage Plaza in Southfield, relocated to Hunters Square on Orchard Lake Road, Farmington Hills.

Alps Automotive, a division of Alps Electric Inc., broke ground in Auburn Hills for its new automotive headquarters facility.

American Cyanamid Co. moved its Automotive Marketing Center to larger facilities in Southfield.

G. Temple Associates Ltd., an advertising/public relations agency, was named agency of record for Acu-Rite Inc.

The Business Place Ltd. and VR Financial Group Inc. have merged their firms to create one of the areas largest business brokerage specialists firms - The Financial Group Inc.

Stone August Baker Public Relations was chosen to represent Comprehensive Health Services of Detroit Inc.

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URGENT PUBLIC AUCTION

AIR CARGO—SEALED BALEs—EX-MIDEAST HELD BY U.S. GOVERNMENT CUSTOMS

BRITISH AIRWAY BILL #125-49687470

PENDING MARKETING STATUTE, ECT SECTION 304

IRREVOCABLY RELEASED

ENTRY #253-0023562-6

DATE: 07-24-87

BALE CONTENTS: DESCRIPTION: TEXTILES

HANDMADE PERSIAN CARPETS

AND RUGS OF OTHER ORIGINS

VALUE: \$100 to \$50,000 U.S. PER PIECE

CLASSIFICATIONS: SILKS, WOOLS, KASHAN,

HERIZ, MILAS, BALOUCH, BOKHARA,

9x12 SILK KASHMIR TABRIZ, ETC.

- In accordance with U.S. Govt. Customs Service Regulations Title #19, part 134.11 each piece will be labelled with country of origin.
- No delivery: goods released only for immediate payment. Terms: Cash, Bank Check, Major Credit Cards.
- In accordance with strict U.S. Govt. customs service regulations Title #10 part 11.120 and the Federal Trade Commission each carpet will be labelled with brite content. Each bale will be opened and sold piece by piece.

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AT IMMEDIATE PUBLIC AUCTION

SUNDAY, DECEMBER 20th

2 P.M. VIEW 1 P.M.

PHOENIX IVORY MOVING & STORAGE

24200 Gibson, Warren

Located between 9 1/2 & 10 Mile Roads,

1 block east of Hoover

For me and my family, Christmas is a Jewish Holiday!



It's the birthday of the greatest Jew in the whole world.

Y'shua (that's how we say Jesus) was born in a Jewish town - Bethlehem to a Jewish mom - Miriam for a Jewish reason - to save the world

Christmas is more than mistletoe, trees and presents. It's our time to celebrate Y'shua who is the reason for the season.

Some Jewish people know him and they can tell you why Y'shua makes them celebrate. Their stories are in the book, *Jesus for Jews*. You can buy the hardcover edition at your local religious bookstore for \$17.95. But if you fill out the coupon below, a special inquirer's edition can be yours for just \$1 postpaid.

Fill out this coupon and send \$1.00 to get your copy of *Jesus for Jews* postpaid. (offer limited to one per household)

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