You can't live without weird stuff for your car

"Moonle" is a statue of a chubby little guy you put in your rear window. Squeeze a bulb hidden under the dash and he drops his pants.
Granted, this may not be exactly a class act, but it's a sure sign that he class act, but it's a sure sign that contain Anderson and Accessories Association represents manufacturers of \$160 billion worth of stuff american motorists buy for their cars.
Stuff such as Moonie, or new-car scent, or chrome-plated yan running boards, or a whiste that clamps onto

scent, or chrome-plated van running boards, or a whistle that clamps onto your fender and is supposed to alert deer who otherwise might commit suicide on your radiator.

IVE ALWAYS been mildly addicted to auto-parts stores anyway and still have to fight off the urge that seems to come on about 1 p.m. every Saturday to go off and buy a bottle of Turtle Wax or something.

I end up at some auto parts store lost for the next couple of hours in the shelves full of bydraulle floor jacks, rear-window defoggers and other neat stuff.

Over the years, I've succumbed to the litre of phony sheep scat covers, a tiny auto vaccum that wan't powerful enough to clean an ashtray and a half-dozen new jackstands, among other Items.

a ball-dozen new juckstance, among other items.

The APAA is where all these aftermarket goodles come from.

On the floor of McCormick place in Chicago, you get to meet the inventors of the Silde-N-Lock ticbar for your pletup truck, or the revolutionary NU-CHARGE system.

THE BIG BOOTHS are taken over by the Valvolines or Black & Deckers, while the small, booths in the basement get the guys dreaming about inventing the next big hit, like Armor-All, which was supposed to



have gotten its start on the APAA show, on the premise that what the people really needed was something to make their tiers shiny.

"India is the next big manufacturing nation," confides one importer of hand tools. Underdeveloped nations, in fact, are heavily represented, touting themselves as manufacturing sites, since price competition can be cutthroat on commodify items such as small wrenches and pilers.

Suppliers long ago abandoned Japan and even Korea in favor of India, Pakistan or Malasia. I get a strong impulse to lead an expedition

into the jungle to find the lost city of rubber floor mais.

BUT IT is invention that is the core of the show, ranging from 20 varieties of tune-playing car horns to a truly fascinating cupholder that works on a kind gyro-pendulum principle. A solar-powered window vent, a battery that recharges itself at the filp of a switch and a tricky butane soldering iron that ignites at a touch capture my attention.

Then I realize that no car on the market today is really adequate to handle half these items. You would

need at least a set of air-operated tem, which dry-cleans your car with overload springs just to support the select feathers from Chinese water weight of the airborns, the battery-operated compressor, the new seat covers, mud flaps, radiator grates and bumper winches.

NEARLY READY to leave, I notice a sign for the Feather Wash Syseditor of Popular Science.

Tax bill can be put off until later

Mittra

The third strategy of tax reduction is deferral, which refers to the action taken to future years.

There are two main types of tax deferral: Deferral with pre-tax dollars and deferral with after-tax dollars.

Defferal with pre-tax dollars

Qualified pension and profit-shar-ing plans for business employees are essentially savings plans with two tax incentives for business contribu-

tax incentives for business contribu-tions.
First, money saved from current income and contributed to properly qualified plans is deductible from gross income and therefore cuts second, the interest income, divi-cinds, and any capital gains earned in such plans aren't taxable until the participant retires and receives the money.

SELF-EMPLOYED PEOPLE with Keogh retirement plans can make tax-deducible contributions to several different kinds of plans. The maximum amount the taxpayer can deposit is up to 20 percent of self-employed earnings, with a ceiling of \$10,000.

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duct 25 percent of the cost of health insurance if they do not get coverage under a subsidized plan, such as through a spouse's employer.

The third choice of tax-deferrol is an individual retirement account. People not covered by retirement plans at work as well as employees whose adjusted gross income on a joint return full below \$40,000 (\$25,000 for single taxpuyers) can deposit up to \$7,000 each in IRAs. These contributions are fully tax deductible.

People covered by 401 (k) retirement plans at work and barred from also having a deductible IRA can contribute up to \$7,627 in 1999 in this tax-deductible plan. The money is subtracted from the salary automatically and put in the plan to grow the salary automatically and put in the plan to grow tax-deterred. The company usually kicks in some additional money,

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Deferral with after-tax dollars

Insurance contracts bought with after-tax dollars are good for after-tax ecountables of certificate as each at the policy contract.

The types of insurance contracts that quality include single-premium deferred annuity, single-premium whole life, single-premium universal life, and variable annuities.

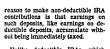
In general, at the time of with-drawn, that part of the annuity payment allocated to the cost of the investment is treated as a non-taxable return of principal; when withdrawn, the balance is taxed as ordinary income.

THE SECOND choice is non-de-ductible IRAs. These contributions can be made by those taxpayers who do not qualify for a deduction. The

Unlike deductible IRAs, which cannot be withdrawn before age 59% without a penalty, non-deducti-ble IRA deposits can be withdrawn at any time without incurring a tax on principal or penalty for early withdrawal.

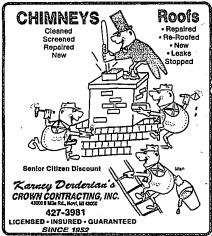
Seminar: "Planning Strategies for the Young and Successful," "How to Tame the Volatile Market," "Long-Term Health Care," "Annutites — the Only Tax Shelter Left?" and "Retiring — Your Best Financial Choices."

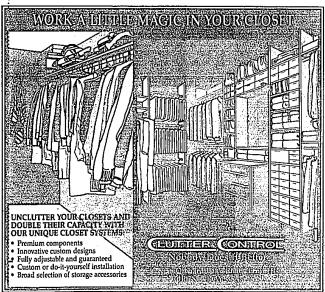
For reservations, call 643-8888.



The seminar, sponsored by the Observer & Eccentric Newspapers and Coordinated Financial Planning, will be 7-9 p.m. Tuesday, Sept. 12, in the offices of Coordinated Financial Planning, Sheffield Office Park, 3250 W. Big Beaver, Sulto 540, Troy.

Sid Mittra is a professor of finance, School of Business at Oakland University and owner of Coordinated Financial Planning.





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R.S.V.P. Public Relations in Southfield has been appointed to handle public relations and newsletters for Airmaster Heating and Air Conditioning and Joyce Weiss Associates.

The Berline Group Inc. has won the first place award in the third an-nual American Scene competition given by the American Federation of Television and Radio Artists.

Vanity Dental Studio has opened its office at 2710 Rochester Road, Suite A, Rochester Hills. Vanity Dental provides a variety of cosmelic services and uses the latest techniques to whiten, straight-en, close gaps and repair chips and breaks in teeth.

Richard Media Design has been named agency of record for Motiva-tion Planners and Motivation Travel.

American House Retirement Residences of Birmingham has been completed. American House is at 1100 N. Adams Road.

Parker Pool Safety Award for com-panywide safety improvement.

Dennis R. Green & Associates Inc., has moved its office to 29355. Northwestern Highway, Suite 110, Southfield. The telephone number is 352-0700 and the fax number is 352-1365.

Barbara L. Berent has formed the new company, Music Technologies International. The offices of the new firm are at 24681 Northwestern, Ste.

Schweitzer Real Estate Inc./Bet-ter Homes and Gardens has opened its 21st office. The new office is at 200 Diversion, Rochester Hills.

gan recently completed lease negotiations for Ameritech Publishing on 17,000-square-feet of office space at Kirco Commerce Center on Dequin

America's Pizza Cafe has opened at 2459 Telegraph Road. The new full-service, gournet pizza restaurant, features a special wood-fired oven located in the center of the restaurant.



FINANCIAL INSTITUTIONS Franklin Savings National Bank of Datrolt 7.20 Manufacturers Michigan National of Detroit 6.60 Standard Federal 6.75 6.70 First Federal of Michigan 6.50

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