

## FEAR & LOAFING

'Til debt  
do us  
part!



Karl Nilsson

January is pay-back time for splurging in December. For the consumer who burns more than he earns, I've devised a three-step plan to get out of debt:

- (A) Write down your monthly income in one column.
- (B) Write down your monthly expenses next to it.
- (C) Run to the Vatican Embassy and claim sanctuary.

If being celibate seems tougher than being broke, fiscal freedom will take longer, but it's still possible. Here are some tips:

1. Become a do-it-yourselfer. Don't cut up your credit cards. This will only ruin a perfectly good pair of scissors — scissors you can use to save money by cutting your own hair!
2. Remember, the average family spends about \$75 a month on hair care. Start chopping and don't stop until everyone in your house looks like Jane Pauley. Once your teenagers refuse to be seen in public, you'll save even more on fast food, concert tickets and gas.
3. Cancel your cable TV. With a couple of movie channels and a little pay-per-view mud wrestling, you're shelling out 50 bucks a month to watch the tube! This extra \$600 a year could be used to pay bills, buy encyclopedias or enroll your kids in therapy for the haircut-impaired.
4. Set up a cottage industry. If you're not comfortable making cottages, start by making dog houses. If you're not handy with wood, try baked goods. Be creative. If your macaroons don't sell, re-package them as hockey pucks.
5. Pay cash for your car. Here in suburbia, we buy cars we don't need with money we don't have to impress neighbors we don't like.
6. If you're serious about divorcing the coupon book, learn to see the automobile as an appliance instead of a status symbol. Soon, you'll be enjoying carefree hours laying underneath your don't-laugh-it's-paid-for car, mastering new ways to fillet the meat off your knuckles.
7. If you're embarrassed to drive something that looks like it could give you tetanus, think of the bright side — The lower your self-esteem, the lower your insurance rates. And

although you might break down, you'll never get lost — just retrace the trail of parts that fall off.

5. Have a garage sale. Now that you're driving a miserable beater, there's no need to park indoors anymore so sell the garage.

6. Rent your spare room. Lots of suburbanites earn extra cash by sharing their homes with a responsible adult. However, before you admit a stranger into your family circle, ask yourself these questions: Is his ringworm under control? Is he regular on "America's Most Wanted"? Does he carry a live chicken under his shirt?

If he passes your initial interview, observe his first few weeks' behavior for minor annoyances that might grow irritating in time. Does he use your toothbrush to clean his assault rifle? Does he park his motorcycle on the couch? Does your family wake up with unwanted tattoos?

7. Take affordable vacations. Why waste big money at a theme park when you can experience the great outdoors for free? Instead of standing in line for Space Mountain, your family can create their own mountain of litter amidst unspoiled beauty.

No need to buy expensive camping gear either. Just build a lean-to out of "no trespassing" signs and crawl in for nature's evening serenade. In the morning, the kids can forage for an all-natural breakfast just like the pioneers. There's nothing like an omelet with grubs, berries and pull tabs, cooked to perfection over a pair of burning firebooks.

8. Turn your thermostat down. Dialing down has advantages. Shivering burns 150 calories per hour. Wearing six outfits at one time creates extra closet space. And if your little Eskimos forget to close the refrigerator door, it won't matter.

Heating bills can be cut in half by eliminating leaky windows. Plus, if enough homes in your sub board up their windows with plywood and stop fussing with their lawns, property taxes should also go down.

For more information on how I've learned to live totally debt-free, call my office. That is, assuming I can get my phone switched back on.

## STREET SENSE

# Why should I be feeling guilty?

Dear Barbara,

I have a grown stepson, age 28, and a grown stepdaughter, age 27. The stepdaughter is married. I also have four young children of my own, ages three to 12.

Every Christmas my family goes to our home in Florida to celebrate the holidays. In the past, my stepchildren have been invited by their father and have joined us. This year, for reasons of which I am unaware, he did not invite them.

I am ambivalent about this. On one hand, they are not such a joy to be with and I love the idea of having my own immediate family only around me for the holidays. On the other hand, I feel guilty because I know I will never want to exclude my own children from our family trips regardless of their ages.

My stepdaughter reacted to the situation by calling her father and saying she knew the idea not to invite her must have been mine because he would never do that. I heard him telling her this was not true, but she didn't seem to accept his disclaimer.

Should I call her? Do I need to feel guilty, if I don't? I'm pretty busy and I don't really want to get involved.

"Wicked Stepmother?"

Dear "Wicked Stepmother,"

Your reaction to this situation is typical of a person who feels guilty. I don't know why you feel guilty. Your stepdaughter's behavior is normal. It is usual for a daughter to think that her father wouldn't exclude her. Even though she is 27, she probably feels like a child when dealing with her father.

When a child feels hurt and angry, they need someone to blame. They divert their hostility from the more important object (her father) to one they are less afraid of offending (you). In this way, her relationship with her father is kept safe. That is one reason that stepmothers are called "wicked" when they are not. I don't know what happened between your husband and his daughter, but don't complicate matters by calling her. Don't feel guilty. This is not your responsibility.

Barbara



Barbara Schiff

If you have a question or comment for Barbara Schiff, a trained counselor and experienced therapist, send it to Street Sense, 36251 Schodcraft, Livonia 48150.

## See London quick on a Transport

Continued from Page 1

Current shows are all listed in the BT London Planner.

Early in your visit, wander through the South Bank Center, a huge entertainment complex near the south end of Waterloo Bridge. It contains many theaters and concert halls, featuring everything from the London Philharmonic to rock groups and Shakespeare, and several restaurants and cafeterias.

The Museum of the Moving Image is in this complex. Again, check the BT planner and the daily newspapers for events at this and other London concert halls and stages.

A 15 percent Value Added Tax is added to consumer goods, so there are not too many shopping bargains in London unless you run into a major winter sale. It is fun to wander through huge department stores like Selfridges and Harrods, or the famous food halls of Fortnum and Mason.

COVENT GARDEN is an interesting collection of small shops in a former farmer's market. Street entertainers hope that you'll toss them a few coins.

Petticoat Lane and Portobello Road can be classified as both shopping and entertainment. Both are huge street markets where you can find anything from wallopicks to an elephant's foot — new and used.

Petticoat Lane operates only 9 a.m. to 2 p.m. Sundays, so get there early. The shops and stalls of Portobello Road are open daily except Sunday, but there is a huge outdoor flea market Friday and Saturday, so those are the most interesting days to shop.

If you run out of things to do in London, you can always take a train for a day trip to Windsor Castle, Oxford or Hampton Court Palace. Or you can save those experiences and

many others for your next trip to England.

For more information, contact the British Tourist Authority, Suite 3520,

875 N. Michigan Ave., Chicago, Ill. 60611, or call (312) 787-0490. Prices mentioned in this article are based on the current rate of exchange of

approximately \$1.60 U.S. per English pound. Any significant change in this rate could increase or decrease the cost of vacationing in England.



MICKY JONES

Murals decorate the walls of Charing Cross, one of the stops along London's underground subway system.

## GET ON THE RIGHT TRACK

with the

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NEWSPAPERS

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Cross-country skiing is a fun, exciting and healthful way to enjoy the outdoors this winter. You can learn to cross-country ski at the Observer & Eccentric Ski School at several neighborhood locations in Oakland and Wayne Counties. Clinics begin in January (weather permitting).

**\*12\* Includes equipment rental and 1½ hour ski lesson**  
**\*6\* (with your own equipment)**

\*Non-resident fees may be higher.  
Due to limited space availability, pre-registration is required. For complete registration information, call any nearby site listed below, Monday through Friday, at least one week in advance of lesson.

**Observer & Eccentric Cross Country Ski School locations:**

**ADDISON OAKS COUNTY PARK**  
1480 West Romeo Road  
Oxford, MI 48051  
693-2432

**BEECH WOODS RECREATION CENTER**  
c/o Southfield Parks & Recreation  
22200 Beech Road  
Southfield, MI 48034  
354-9503

**INDEPENDENCE OAKS COUNTY PARK**  
c/o Oakland County Parks & Recreation  
9501 Sashabaw Road  
Clarkston, MI 48016  
625-0877

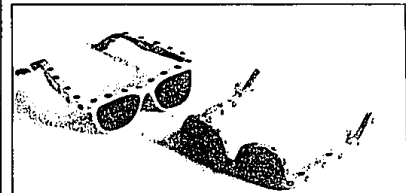
**WARREN VALLEY GOLF COURSE**  
c/o Wayne County Parks & Recreation  
33175 Ann Arbor Trail  
Westland, MI 48185  
251-1990

**HERITAGE PARK**  
c/o Farmington Hills Parks & Recreation  
31555 Eleven Mile Road  
Farmington Hills, MI 48018  
473-9570

## STREET SEEN

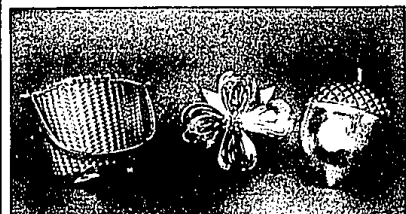
Denise Susan Lucas

Our intrepid Street Scene reporter is always looking for the unusual and welcomes comments and suggestions from readers and entrepreneurs. Send those to this column in care of this newspaper, 36251 Schodcraft, Livonia 48150, or call 591-2300, Ext. 313.



## Bright outlook

Coffee table conversation pieces — that's the outlook for these colorful actual-size ceramic sunglasses. Available in a variety of colors. Lenses also come with beach or mountain scenes. \$30. Contemporary Clay Works, Farmington Hills. To order, call 553-8954.



## Knock, knock

Just introduced and exclusively at Russell Hardware on Hunter Avenue in Birmingham are these unusual solid brass doorknobs. Available in three different styles — country basket, an acorn or a brass and patina dogwood flower. \$60-90. For more information, call 644-0100.

## GET OUT OF THE DARK

For more information on this exciting new program, call 362-1000, Ext. 313.

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