

WW study finds dieters do better with group support

New data from Weight Watchers national study of weight loss methods found that women who attempted to lose weight on Weight Watchers plans lost 2.2 times more weight than those women who tried to do so on their own.

In addition, the Weight Watchers group displayed statistically significant improvements in percent of body fat, increases in vitality, vigor and dietary restraint while decreasing fatigue and overeating.

"This study proves what we've known all along, that everybody

benefits through group support," said Florine Mark, president and CEO of the WW group, the largest franchise of Weight Watchers International.

Celebrities often pay thousands of dollars for therapists, chefs and personal trainers to help them lose weight. We provide support for our members through our meetings at a much more affordable price.

"We teach people about cooking, physical fitness and helping them develop self confidence and self respect," said Mark. "We help people believe in them-

selves."

Recent articles in newspapers have outlined the American Heart Association's new guidelines designed to cut people a little slack. These guidelines don't change the recommended maximum levels of fat and cholesterol in people's diets; but allows people the freedom to eat a little more occasionally if they are careful the rest of the week.

According to a national survey, 86.4 percent of Americans go off of their diets on weekends. In response to comprehensive consumer research and member test-

ing, Weight Watchers introduced their reality based freedom plan in April, 1996.

"People want a little freedom when it comes to eating healthy," says Mark. "We all occasionally overindulge and make poor food choices. The key is not to beat yourself up and to get back on track as soon as possible."

The freedom plan incorporates a number of firsts for the weight loss organization and the entire weight loss industry. The plan offers members the ability to test the weekends off with some extra indulgences.



STAFF PHOTO BY SHARON LEMLEY

Graveyard duty: Jeremy Ruckhaber places tombstones on his lawn.

Buyouts from page B1

not sign anything until you've discussed the buyout with your family, financial advisor and perhaps your attorney.

A separation agreement includes negotiation opportunities, including payment in exchange for the time you worked or could have continued working. If you've been with a large company for 30 plus years, a typical severance package is one year at your current salary.

During your negotiation analysis, consider some of the following options and discuss them with your advisors:

Benefits

Medical: Although living expenses generally get cheaper as you age, your health care will increase. If you're between 55 and 64, your health care expenses will be around \$2,176. But in 1995, adults over 75 years paid \$2,883. So says the Bureau of Labor Statistics in a 1994 study.

You have several alternatives to help soothe those rising medical costs. For 18 months to five years after you leave the company, you can participate in a plan addressed by the Consolidated Omnibus Reconciliation Act (COBRA) and pay the same premium your employer paid for

you. Most professional associations offer group medical policies for members, or your financial consultant can often refer you to other medical groups.

Investment payout: When you withdraw cash from your pension fund, 401(K) or profit sharing plan, your investment enters a tax mine field. Ask the trustee of your employer's plan to transfer the money from your account directly into an IRA or your new employer's plan.

With a successful rollover into either an IRA or new employer's plan, you won't have to pay taxes until you turn 70 1/2 when you'll be forced to begin withdrawals, if you haven't already.

Withdraw your retirement earnings when you are receiving a more modest income. You'll pay taxes at a lower bracket, and will escape penalties if your withdrawals are after age 59 1/2.

Many executives taking a severance package are in their most productive years and you have many opportunities to recycle that energy. You might elect to start your own consulting busi-

ness in your field, or, you may rebuild on your avocation to create an entirely new venture.

Although jobs have been eliminated, the work has not. Explore options that can launch you into a new business or help you find employment in your existing career. You may want to use your severance package to start a new business.

Or, if you have a solid relationship with a number of vendors, you might consider employment opportunities with them. Explain your employment fears with your financial and legal advisors.

In any severance agreement, the most critical mistakes are often made because the employee reacted emotionally without consulting advisors. Tell your boss you'll need three to five days to think things through. Then, pull your team together and analyze the best approach to your future.

Irving Morof is a member of Morof, Sheplaw, Weinstein, accountants, of Farmington Hills.

Halloween from page B1

Kids respect us."

Last year in Redford, the Ruckhaber's won the Observer newspaper's contest for best decorated home in the township. Back in his old neighborhood recently, Ruckhaber said several former neighbors commented that they missed his elaborate Halloween display.

"When I was a kid I was afraid of haunted houses." My wife and I want to show children that it's just for fun. If they get scared, we'll take the masks off and show them it's make believe," he said.

When the big night arrives, Ruckhaber expects to have more than the normal number of young trick-or-treaters on his doorstep.

"In the past, I've seen vans drop off a load of kids at my house," he said. "They get candy and then move on."

Since they started the elaborate displays, the Ruckhabers have dispensed about 300 pieces of candy Halloween night.

Ruckhaber, who works at Ford Motor Company, got his start in Halloween decorating while growing up in Livonia's Rosedale Gardens neighborhood.

"As I got older at my parent's

house, I created a cemetery," he said.

Besides the visual assault, his stereo system will provide eerie sound effects.

"The biggest investment isn't the money, it's the time," he said. Because of his reputation, friends contribute with spooky gifts.

"I think an event like this brings the neighborhood closer together," said Ruckhaber. "It's the last hurrah before everyone goes inside for the long winter."

(For those wanting to view the display, Peppermill is the first street west of Farmington Road just north of Twelve Mile in Farmington Hills.)



STAFF PHOTO BY SHARON LEMLEY

BONEY VAMPIRE: Just part of the display.

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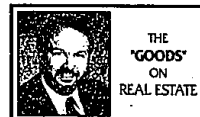
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by Randal Goodson

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It is a mistake to think that your home will sell more quickly by concealing the little (or not so little) defects. These seemingly small items can escalate into major issues which can threaten a sale, and possible result in litigation. State legislatures and courts all over the country have passed laws regarding concealing defects from an agent or buyer. The essence of these laws is - DISCLOSE! If something in your home is not working properly or needs to be repaired, fix it or make sure that your agent discloses it to the prospective buyers. The court will probably not be understanding - or forgiving - if you claim ignorance about a problem, especially if you have lived in the house.

If there is a move in your future, Randal Goodson is ready to serve you. Call him at 810-539-3445 or drop by his office at The Prudential Great Lakes Realty.

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