

Were you born under a 'Dullsville' star?

Let's get it straight. I don't believe in astrology, numerology, palmistry or even handwriting analysis. I really don't.

As a Capricorn, born between Dec. 22 and Jan. 19 in the 10th sign of the Zodiac, a horned goat, I'm too logical for all that.

Anyone who cares about this sort of thing can tell you that Capricorns are serious, intelligent types, with an overabundance of drive, creativity and stick-to-it-ness.

You got it, we're serious Sallys from Dullsville.

But you can trust a Capricorn to deliver on the job, as wife, mother, whatever, so they say.

What I can't understand, since I am this cerebral, down-to-earth sort, is why I can't put the newspaper down until I've read my horoscope. If I read two newspapers, I'll scan both offerings of astrological forecasts.

What's fascinating is just how much one can read



Shirlee Iden

into those concise paragraphs that seems to apply to you, individually.

I'd really like to believe my horoscope today. Because if Sidney Omari, the guy who writes these syndicated tidbits is correct, I'm going to be pretty busy.

"FINANCIAL SURPRISES favor you, as a situation brings you cash and future security," it begins. Actually, that should be enough. But it goes on:

"Spend time nurturing new business contacts as they could bring career prominence."

It's already past noon and no surprises yet. As for new business contacts, with snow piled higher than I stand in many places, I've had more cancellations than new contacts this week.

What really worries me is my husband Jack's horoscope. Occasionally I look to see what's in store for Taurus the Bull. Skipping the part about his needing discipline and willpower to gain respect, today's Taurus message is this:

"Set standards. Children need to know your future romantic plans." As far as I know his only romantic plans are to celebrate our 33rd wedding anniversary this month. But I'll check.

Just a couple of weeks ago, I read that I was in for a power-play day, one during which I'd be in the right place at the right time and get the backing of powerful folks in authority. All day I waited for the

action, but the power structure around here hasn't changed at all.

SOMETIMES I try to apply those Capricornian predictions to others born in the sign of the horned goat, like my father and my daughter. That's another fascinating pastime.

One day last week, the message included this item. "Capricorn native will whip up a batch of hot lemonade at the lightest hint of sore throat, toothache or a cold."

Now my father doesn't know how to make lemonade, hot or cold. Once he tried to make tea when my mom was ill, and began by ripping the tea bag open and pouring the leaves in a cup.

But all the other criteria about being Capricorn apply to him and to daughter Tzviah as well. On Wednesday, Capricorns were told dependents could rely too heavily, and she has a whole herd of horses and a loyal dog who rely on her totally.

I can't seem to kick the habit of reading my horoscope regularly. And that after opening a Florida newspaper one morning to see the line-up of stary predictions I had read the week before in Michigan. What's logical about that?

How to lobby the Legislature

Some political pundits call 1982 an odd election year. This label could be interpreted in a dozen different ways.

Just one thing for sure is that the art of lobbying will be in full swing. And local government — which affects us all — can get some hot tips by heading the words of Mayor Philip I. Isenberg of Sacramento, Calif.

"You have to overcome slogans and you have to deal with people who are all of a sudden morally righteous," he said at a recent convention in Kansas.

The Michigan Municipal League was impressed and reprinted these and other gems which could apply anywhere.

"God save us (from) the morally righteous and indignant state legislator or federal official. There's nothing more devastating than dealing with the morally righteous, particularly if they're righteous towards us and what we're doing."

ACCORDING TO Isenberg, the legislature gets a bum rap from local officials. About 40 percent of the legislature is comprised of persons with local government experience and they ought to win every vote, says Isenberg.

But, Isenberg notes, they have larger and more diverse constituencies, face more organized lobbies,



Jackie Klein

rarely get a rational message from local government and are trying to make decisions when the entire nation seems unable to agree on what the problems are.

Isenberg has 10 rules about lobbying. The first is city officials should never tell legislators local big shots are smarter than state and federal big shots. That's the prime sin, the mayor maintains.

"The worst thing is to say local government is closer to the people. Never say, 'We are the people. You are ignoring our wishes.' That's calling a legislator stupid."

Cities shouldn't be divided, the mayor advises. The strength is in Washington and in big and little cities understanding and working together on the same problems.

"YOU THINK it may be hard to deal with a cop on the street in the labor union? Let me tell you

that's nothing compared to the fact that most police and fire officials are in a bargaining unit.

Let me tell you they are on your side of the bargaining table with the troops and on the other side of the table for themselves. That's absolute disaster. Every city has to face the problem of collective bargaining.

Another tip for lobbying cities is to wait for the magic moment when legislators are going crazy, bills are backlogged, work isn't finished, the budget has to be passed and adjournment time is coming.

"Everything's coming to a crunch," Isenberg said. "Cities pay their staffs to be on top of everything and it's important to let them, in cooperation with legislators, operate in that magic moment together."

City chiefs should get direction from their staffs to keep on top of things. If local officials are out of date, their credibility is shot. Lobbying is an art form, not a science.

Isenberg contends cities have to stroke their legislators. But city officials also have the obligation to get their hands dirty, roll up their sleeves and get involved in the fray.

If they get involved, maybe we the people will win.



discover
Michigan

Bill Stockwell

Did you know that Michigan has a real ghost town by the name of Aral? Its only remaining evidence is the stone foundation of its steam engine. The mill owner in Aral is supposed to have killed two sheriffs in the 1890s. You can search for the site of these crimes south of Empire on the west side of the state.

Did you know that Michigan has a Chippewa Indian village with a name that is 14 letters long? You can buy Indian crafts at Peshawabestown, and if you can remember the name of the town where you bought them, you can challenge your friends to spell it. An old cemetery there is perpetually tended by Indians.

Advertisement

It's YOUR Money
by Charles H. Williams, C.P.A.

NEW GUIDELINES TO TAX SHELTERS
Recent Tax Reform Act wiped away a lot of the abuses (and the opportunities) in tax shelter. But they've behind plenty of chances for the astute investor to take advantage of real tax benefits.

The tax shelters offered are generally partnership shares in speculative ventures that offer large tax write-offs, sometimes greater than the investment itself. Exactly the expenses, and more, are supposed to come back in (taxable) profits (unless you go into yet another tax shelter deal). This is important: a real tax shelter is designed to make money, not just generate tax losses. And the IRS is looking much more closely at tax shelter deductions and the ventures that generate them. Under the law, deductible expenses for most tax shelters are limited to the amount the limited partner has invested, or is liable for, plus his share of the income. Real estate is exempted from that rule because of the enormity of mortgages.

Just because tax shelters are available doesn't mean they are right for you. First of all, shelters are speculative; you can lose everything you invested. Shelters are not liquid; it's hard to get money out quickly when you need it. And they take a long time to make any money.

Tax shelters make the most sense if you are in the 50 percent tax bracket; that's where the savings are maximized. Many states also require that investors in most tax shelter programs have a net worth of \$50,000 or more—excluding house and car.

Two safe tax shelters remain, and they are effective even for those in the lower tax brackets. First is the Individual Retirement Account (or the Keogh Plan for the self-employed) which enables you to put away money for your future and shelter it from taxes until a later date when, it is assumed, you will be in a lower bracket. Second is a home of your own, enabling you to deduct from your gross income all the local taxes, and the mortgage interest, that you pay on it.

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