



THIS MEANS your income will tend more to be in capital gains where the tax is on 40 percent of

This means there is a good chance

Thomas E. O'Hara of Bloomfield Hills is chairman of the board of trustees of the National Association of Investors Corp. and editor of Better Investing magazine. O'Hara welcomes 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 *Better Investing*. O'Hara will send a free copy of *Better Investing* magazine or information about investment clubs to any reader requesting it. Send 50 cents for postage and write Today's Investor, P.O. Box 220, Royal Oak 48068.

Southeast Michigan continues to of-

"These require a higher monthly payment but offer a number of advantages."

"The same loan on a 15-year mortgage at 12.75 percent would require monthly payments about \$50 higher," he said. "But the total payout would be

Real estate agents are continuing to track proposed national tax-reform measures and will fight any reduction of credit for mortgage interest and property taxes, he said.

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