

Are You Overpaying On Taxes And Other Financial Expenses?

Harold Tax Industries, Overpaying On Interest, Duplicate Overpayments, Hidden Fees, And Other Expenses Cost Thousands Of Dollars Every Year That Most People Unknowingly Pay For.

Washington, DC - Every year thousands of dollars slip through people's fingers because they just don't know how to take advantage of the tax laws. Harold Tax Industries, a national leader in tax planning, has developed a new 1 Hour Financial Manager that shows how to take thousands of dollars in taxes and other financial expenses that most people frequently overpay for. To get a sample 1 Hour Financial Manager Report, just call 1-800-775-0888, 24 hrs. for a free recorded message, and information to be sent to you in the mail.

FINANCIAL SERVICES SALES ADVANCED MARKETS

Business or Marketing background. Extensive initial training plus salary and benefits including Dental. Outstanding support systems, exceptional products for clients in the plus \$50K annual income market and highly professional environment. Locations in Southfield & Grand Blanc.

Contact: Jenna Snyder, CFP, 405 Franklin Center
29100 Northwestern Hwy.
Southfield, Michigan 48034
(313) 352-1812 FAX

Is It Tax Time Already?

- Fast and accurate individual and corporate tax preparation
- Computerized accounting systems
- Training, support and consulting

Call 528-0939 Ask For: Robert L. Diederlein
Certified Public Accountant

DERDERLIN & ASSOCIATES, P.C.
Certified Public Accountants
2999 East Big Beaver Road, Suite 235
Troy, Michigan 48063
Telephone 810.528.0939 Fax 810.528.3236

The MORTGAGE COMPANY of Michigan, Inc.

"The Zero Point Specialist"
Now Offers
"Purchase Power Plus"

- Apply for a fixed rate home purchase loan.
- If you go lower prior to closing you will receive the lower rate.
- If you find a lower loan price, based on a combination of rates, points, closing costs and annual finance, within 24 hours of application we will beat it or pay you \$110.

The Mortgage Company of Michigan
The company that gives 110% to serve you better.

- Quick Closing • Refinancing
- Adjustable-Rate • Variable Mortgages
- Construction Mortgages
- Second Chances • Mortgages for hard to qualify borrowers.

Call the ZERO Point Specialists Today
1 (800) 782-2432
We'll come to you • Offices in Rochester, Birmingham, Livonia

Do you hate your dress shirts?

Are they too tight in the collar? Too short in the sleeves? Too buggy in the body?

BUY 6 SHIRTS \$59.95

Only between February 1st and March 15th with the ad only.

Executive Custom Shirts
Shirts, Suits, Ties, and more.
225 South Wacker Drive, Suite 100, Chicago, IL 60606
(312) 467-0800



FINANCIAL SERVICES SALES ADVANCED MARKETS

Business or Marketing background. Extensive initial training plus salary and benefits including Dental. Outstanding support systems, exceptional products for clients in the plus \$50K annual income market and highly professional environment. Locations in Southfield & Grand Blanc.

Contact: Jenna Snyder, CFP, 405 Franklin Center
29100 Northwestern Hwy.
Southfield, Michigan 48034
(313) 352-1812 FAX

For the person who has it all

Really. Give a one-year subscription to Observer & Eccentric On-Line and save yourself a lot of anxiety.

If they have a PC and modem - On-Line is the perfect gift for the person who wants to access stock and mutual funds quotes, pay on-line bills, file important information, send internet and e-mail communications, share news... and a whole lot more.

Ordering is as easy as picking up your phone (have Visa or MasterCard ready.) Call 953-2267

FREE INTERNET WITH ALL SUBSCRIPTIONS

Three months (2 hours a day)	20.85
Six months (2 hours a day)	35.70
One year (2 hours a day)	59.40

Family memberships available

SOMETHING EXTRA:

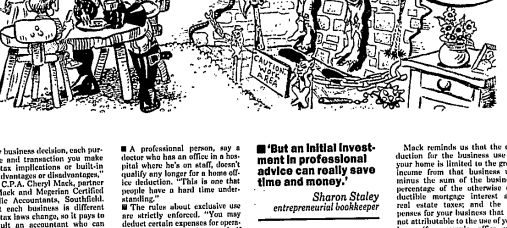
FISCAL FITNESS

Tax implications weigh on home businesses

BY JOAN BOWMAN
Staff Writer

The cottage industry, an old-fashioned enterprise, is enjoying a revival as strong as that it's not known exactly how many Americans are working at home. According to the National Association of Home-Based Businesses, the home-based workforce is expected to grow at an annual rate of 12 percent through 1995.

Almost one in five of these home workers have their own business. The others are people who work for someone else but have their own business at home. The others are people who work for someone else but have their own business at home. The others are people who work for someone else but have their own business at home.

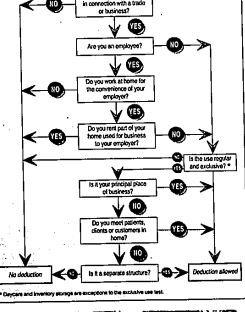


How to tackle credit problems

BY RENEE SCHOENLUND
Staff Writer

Many people who have credit problems are not aware of the many ways to improve their credit. One of the most common mistakes is not paying bills on time. Another is not keeping credit cards up to date. A third is not checking credit reports regularly.

Can you deduct business use of home expenses?



■ A professional person, say a doctor who has an office in a home, can deduct the cost of the office. But a person who works at home full-time, say a writer, can't deduct the cost of the home. The deduction is for the cost of the office, not the cost of the home.

■ But an initial investment in professional advice can really save time and money.

Sharon Stealy
entrepreneurial bookkeeper

Many people who have credit problems are not aware of the many ways to improve their credit. One of the most common mistakes is not paying bills on time. Another is not keeping credit cards up to date. A third is not checking credit reports regularly.

House in her dreams

Linda Dallas, a bank clerk at First Security, has a dream. She wants to own a house. She has been saving money for years, but she hasn't been able to find a house that she likes. She has been looking for a house for a long time, but she hasn't been able to find one. She has been looking for a house for a long time, but she hasn't been able to find one.

Just do it

The Family Witte as it goes on a budget

BY RENEE SCHOENLUND
Staff Writer

Last year, Joan Witte, recent director of Public Relations for Credit Counseling Centers Inc. in Farmington Hills, started what her company preaches. She put her family on a budget. In January, 1993, she started a budgeting service. She has been helping people with their budgets for a long time. She has been helping people with their budgets for a long time.

12 MONTH CD 4.07%

With the investment \$10,000 or more

Stirling
bank & trust

Annual percentage yield (APY) of 4.07% on \$10,000 or more. Penalties for early withdrawal.

Location	Address	Phone
Birmingham	1000 Renaissance Center	393-4920
Ann Arbor	400 E. Main St.	266-0200
Dearborn	20000 E. Warren Ave.	393-4920
Farmington Hills	20000 E. Warren Ave.	393-4920
Grand Blanc	20000 E. Warren Ave.	393-4920
Livonia	20000 E. Warren Ave.	393-4920
Northville	20000 E. Warren Ave.	393-4920
Westland	20000 E. Warren Ave.	393-4920

TIRED OF LOW C.D. RATES?

Call me for a list of C.D. alternatives including tax free municipal bonds, corporate bonds and higher yields bond funds.

RONALD OLVERIO
1-800-826-2339
26555 Evergreen Rd., Southfield, MI 48076-4241

The RCM Fund

100% No-Load • No Sales Charge

Gregory J. Schwartz & Co., Inc.
10000 Woodward Ave., Suite 1000
Birmingham, AL 35203
(205) 964-2700

LOW COST Term Insurance

FRONNER ASSURANCE, INC.
31800 Northwestern Hwy., Farmington Hills, MI 48334
1-800-875-0080

Consolidate your credit cards and other debts and save hundreds even thousands of dollars per month

SECURITY HOME LOAN

Consolidate your credit cards and other debts and save hundreds even thousands of dollars per month

SECURITY HOME LOAN

Current Mortgage	New Estimate
Mortgage Amount	
Principal and Interest	
Taxes, Insurance and Private Mortgage Insurance	
Other Financing, Debt	
TOTAL MONTHLY PAYMENTS	
MONTHLY SAVINGS	
YEARLY SAVINGS	

Call us today
SECURITY HOME LOAN 810-600-1333