BUSINESS Finance

MITTRA from C11

In contrast, the real yield's drop to minus 9% signaled a severe recession, which is precisely what ensued.

Similarly, during the 1960s the normal yield was well below the average and hence it predicted that the prices were too high.

In sharp contrast, the real yield presented the opposite picture and the market sided with the real yield.

So, we suggest that before you bail out of the market because you believe it is over-stretched, consult someone you can trust and follow his or her advice in this matter.

Sid Mittra, Ph.D., CFP, is professor of finance at Oakland University in Rochester Hills and owner, Mittra & Associates, a Troy financial consulting firm. This column was critically reviewed by Professor Jerrold Grossman, Oakland University. You can direct any questions or comments to Sid Mittra, Ph.D., CFP by e-mail with smittra@oeonline.com.

Many sites important stops on information hunt

O&E ONLINE

EMORY DANIELS

The Holocaust Memorial Center in West Bloomfield now has a home page on the World Wide Web.

The HMC, the first freestanding Holocaust museum in the U.S., can be visited at http://www.metroguide.com/holocaust to access timely information about the programs, activities, history, purpose and functions of the museum.

The interactive site includes museum exhibits, lectures and events, and other Holocaust-related educational institutions and community activities.

The site features photographic images of the museum's exhibits and a gallery of vintage Holocaust photographs.

The information on the museum's site was passed on by a colleague at work. Some of my column information comes by snail mail, but most comes via E-mail through Listserv discussion groups to which I am subscribed. My major two sources are Elliott Parker and Liz Thompson but also helpful are such netizens as Patrick Douglas Crispen, Gleason Sackman, Bob Rankin and an E-mail service on new and changed Listserv groups.

Here's a sampling of jewels shared by Liz Thompson:

• **Reuters Health Info Web**
http://www.reutershealth.com

Healthcare professionals will surely gain knowledge by visiting this newsworthy site on a daily basis. Browse all the searchable news items like Promising Treatment For Septic Shock; Increased Body Fat Protective In Elderly Women Not On Estrogen; and Better Prognosis In Patients With Hereditary Colorectal Cancer. Reuter's also provides links to medical sites reviewed by their physician editors.

• **Chicago Sun-Times**
http://www.suntimes.com

Makes it a breeze to get current on the latest happenings in the Windy City. Read all the news, including sports and business, stock quotes and stock portfolio tracking, music previews, Roger Ebert on movies, Terry Savage on Personal Finance, Restaurant Reviews, Don Crabb on Computers, Calendar of Events, Music Previews, Auto Reviews, Education, Traffic, and Windy Weather.

• **Free Speech Newspaper**
http://www.FreeSpeechNews.com/callme

Free Speech News (formerly known as Grapevine Newspaper) features a Vince Foster/Whitewater data base and late-breaking, in depth coverage of happenings worldwide. More intelligence fronts propagandizing the American people are exposed *here than anywhere else on the* Net. Their Free Speech Forum is designed much like a newsgroup, but integrated with their web site.

• **Sea Grant Media Center**
http://www.mdsg.umd.edu/seagrantmediacenter/

Grab your paddles and wade on over to a virtual marine science research center on the Web. Read through the latest news releases, tip sheets, illustrations and radio scripts. Their National Sea Grant Depository is home to over 66,000 documents and audiovisuals related to marine and coastal information.

• **ElectNet**
http://www.el.com/gov/

Covers local elections, politics and follows all of the candidates who are still on the political trail. With a clickable U.S. *image map*, you'll find organizations, news, links, and political resources browsable state by state.

• **OMNI Magazine**
http://www.omnimag.com/

Those interested in the vast world of Science will find a frequent visit to OMNI Magazine, now thankfully brought to you on the Web, an out-of-this-world experience. Covering a constantly evolving amount of content, freely read through features such as The Yearly Brain Olympics: Diary of a Neuroscience Marathon and Rule of the Tierrans: Primordial Soup in Cyberspace. Immerse yourself in discussions on Galileo, Artificial Life and Mad Scientists. You'll also find lots of Science Fiction Sites, OMNI Internet Fiction and OMNI's weekly pick for coolest science site.

Emory Daniels writes a weekly column on the Internet.

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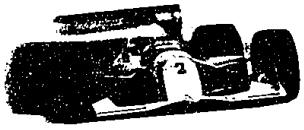

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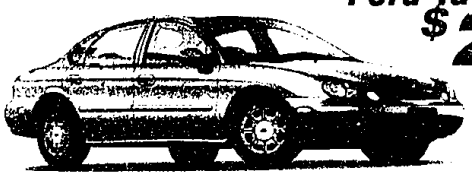
Or Check Out These New Low Mileage Lease Offers. (3)

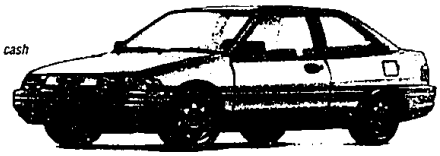
Ford Taurus GL for as low as $209 (4) a Month with a 24 Month Red Carpet Lease includes $600 RCL cash

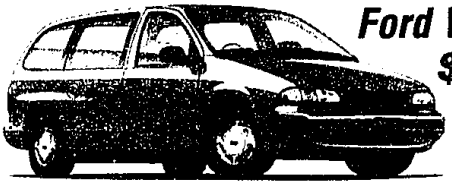


First Month's Payment $208.34
Refundable Security Deposit 225.00
Down Payment (net of RCL cash) 1950.00
Customer Cash Due at Signing* $2383.34

Ford Escort LX 3-Door for as low as $179 (4) a Month with a 24 Month Red Carpet Lease includes $1600 RCL cash

First Month's Payment $178.74
Refundable Security Deposit 200.00
Down Payment (net of RCL cash) 1250.00
Customer Cash Due at Signing* $1628.74

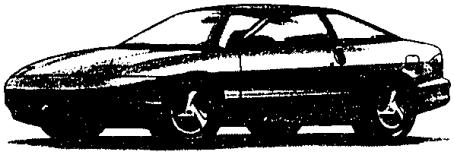




Ford Windstar GL for as low as $229 (4) a Month with a 24 Month Red Carpet Lease includes $1000 RCL cash

First Month's Payment $228.61
Refundable Security Deposit 250.00
Down Payment (net of RCL cash) 2225.00
Customer Cash Due at Signing* $2703.61

Ford Probe w/man. trans. for as low as $236 (4) a Month with a 24 Month Red Carpet Lease includes $1200 RCL cash



Red Carpet Lease

First Month's Payment $236.36
Refundable Security Deposit 250.00
Down Payment (net of RCL cash) 1525.00
Customer Cash Due at Signing* $2011.36

(1) 2.9% Ford Credit APR Financing for qualified buyers on '96 Taurus or Contour. 48 months of $22.50 per month per $1,000 financed with 10% down. Dealer participation may affect savings. Take new retail delivery from dealer stock by 5/31/96. See dealer for details.

(2) Cash Back on purchase or Red Carpet Lease. $2,000 cash back on '96 Windstar; $1,500 on '96 Escort; $1,000 on '96 Probe. Take new retail delivery from dealer stock by 5/31/96. $1,000 on '96 Taurus, take new retail delivery from dealer stock by 5/31/96. Additional $500 Red Carpet Lease cash back on '96 Probe or '96 3-door Escort from PMCC and FMAC on new retail deliveries from dealer stock by 5/31/96.

(3) 15,000 Miles per year, 24-month RCL Contracts only.

(4) '96 Taurus GL with PEP 200A MSRP $16,860, '96 Escort LX 3-door with PEP 301B MSRP $11,395, '96 Windstar GL with PEP 473A MSRP $22,360 and '96 Probe with PEP 302A MSRP $16,450 excluding title, tax, license fee. Lease payments based on average capitalized cost of $16,676 (Taurus), $11,171 of MSRP (Escort), $21,171 of MSRP (Windstar), and $15,671 of MSRP (Probe) for 24-month closed-end Ford Credit Red Carpet Lease purchased in the Detroit Region through 5/31/96. Some payments higher, some lower. See dealer for representations. Lessee may have the option to buy vehicle at lease end at a price negotiated with the dealer at lease signing. Lessee responsible for excess mileage and damage over 15,000 miles. Credit approval/availability determined by Ford Credit. For special lease terms and RCL Cash Back, take new retail delivery from dealer stock by 5/31/96 (Escort, $11,395 (Taurus & Probe), $22,360 (Windstar). Take amount of monthly payments $2,000.16 (Taurus), $1,000.24 (Escort), $2,703.61 (Windstar) and $1,875.84 (Probe). See dealer for complete details.

*Excludes tax, title and license fee.

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