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Dr. Barbara Stevens
President, Ecodata, Inc.

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Painkillers that make your headache worse

Costs not covered by health insurance contract can be covered if you know the ropes

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- How to collect interest from two money market funds at same time on same spare cash
- How to know when it's time to sell a stock, recognize a real downward trend, get out before issue takes big tumble

Numbers that should never be used for combination lock (Professional burglars try them first)

What never to tell an insurance adjuster. First thing said after loss can be worst mistake

Stop a headache by pressing secret spot on arm

Skin caught in zipper. Quick fix

Why couples who have signed mutual wills should tear them up and draft separate ones

How stockbrokers unload securities from their own inventory at higher than market price. Evidence is buried in fine print on confirmation slip

Promises not to believe in package tour brochure

Best times to get standby seat on any airline

How to beat the high interest rate on unpaid credit card balance

How to check in and out of crowded hotel without standing in line

- What surgeons don't tell you
- Costs not covered in health insurance contract can be covered if you know the ropes
- Insurance everybody buys but nobody needs
- Legal way to deduct gambling losses
- What you don't have to tell a tax auditor. How to prevent a "fishing" expedition through your records

Where to hide valuables in hotel room

Best times of year to look for bargains at auction houses and art galleries

Most dangerous tax audit comes right after you die. How to fight back from the grave

How thieves deactivate burglar alarms. Easy changes to make in yours

How to get discounts at stores that say they don't give any

How to choose the right vacation cruise. Best cabins on any ship if you don't want to be seasick

Wife deeds assets over to dying husband. This is estate planning at its shrewdest

Credit card that starts charging interest before you even get your bill

See what you have been missing

What doctors and hospitals don't tell you. What the IRS doesn't want you to know. What brokerage houses don't tell you...How to distinguish the facts from the hype in health foods, computers, pension plans... How to pick the right wines, the right exercises, the right stereo system, the right credit card.

Bottom Line
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PERSONAL

1990

LOOKS AHEAD

Although 1990 has been an unremarkable year for most investors, we do have the 10% and 20% rates that will be in effect for most of the year. The 10% rate will be in effect for most of the year. The 20% rate will be in effect for most of the year.

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