

# \$\$ Money Matters \$\$

## Home sale gains for 55 and older

By ROBERT AKOS

Investment dollars may be available from homeowners taxpayers aged 55 and older who have elected to exclude up to \$125,000 of the gain on the sale of their principal homes.

For married taxpayers, filing separate returns, the maximum exclusion is \$62,500 on each separate return.

This is one of the few

elections that emerged "clean" from the 1985 Tax Reform Act.

To qualify for the exclusion, the taxpayer, in addition to being at least 55 years of age before the sale, must have owned and used the residence as a principal residence for at least three years during the five year period ending on the date of the sale of the residence.

Only one lifetime election is available to a taxpayer, inclu-

ding married taxpayers. The election does not apply separately to each spouse.

If however, each of two parties has made an election independently prior to marrying, there is no recapture of the tax attributable to the gain previously excluded by either spouse.

For information on investment counseling, call the downtown office of A.G. Edwards & Sons, Inc. 566-1966.

## What goes up may not come down

By JUDY CRUNELLE

The United States Department of Labor, Bureau of Labor Statistics has just released the latest consumer price indexes which details goods and services went up and which went down for the eleven month period from July 1986 to May 1987.

As can be expected, more things went up than went down, but many of the increases are less than 1 percent, which means consumers may not have noticed any dramatic differences in the actual prices paid for goods or services.

In the general category of foods and beverages there was a .2 percent decrease overall, but increases are shown for the following items: cereal and baked goods 1.3 percent; meat, poultry, fish and eggs 1 percent; dairy products .5

percent; eating out .2 percent; and alcohol consumed at home .1 percent.

Housing costs are up 1.9 percent overall with renting costs up 1.5 percent; other renting associated costs up 7.1 percent; and homeowners costs up just .2 percent.

Most consumers can testify that the cost of fuel and other utilities continue to rise.

The general category of fuel/utilities was up 7.7 percent. Leading this list was electricity which was up 24.4 percent, although natural gas for home heating was up only 1.1 percent.

The general category of apparel and apparel upkeep costs saw only a .9 percent increase, with men's and boys' wear up .5 percent, women's and girls wear up 2.2 percent and footwear up .7 percent.

Anyone with the need to get around town has undoubtedly

noticed that it is continuing to be an extensive proposition.

The general category of transportation costs was up 1.3 percent. However the cost of private transportation was up 1.5 percent, gasoline and motor fuels up 6.1 percent. Public transportation came in with the smallest increase, only .2 percent.

The only areas which showed any decreased costs were: fruits and vegetables: 4.8 percent, home fuel oil: 1.2 percent, medical care: .3 percent and entertainment: .2 percent.

While these percentages can tell the consumer what went up and went down it does not show how Cleveland fared compared to other cities nationwide.

In the food and beverage category Clevelanders are paying more than the national average for cereal and baked goods, meat, poultry, fish, eggs, and dairy products.

But the cost of eating out or drinking alcohol at home are less in Cleveland than elsewhere.

In the areas of housing and utilities costs, Clevelanders are paying more than the national average in all categories. The same is true for transportation costs. It just plain costs more to live and get around in Cleveland.

On the national average the costs of apparel and apparel upkeep went down in all

## Glaucoma screenings

The Cleveland Society for the Blind is offering free glaucoma screenings at the Sight Center, 1909 East 101 St. on October 8 and November 12.

Screenings will be available from 9:30 a.m. to 3:30 p.m.

For an appointment on either Thursday call 791-8118. Also available at the Sight Center is the Eye-Dea Shop.

This specialty shop offers items for people with vision problems to help them to safer, more independent living.

## Heard It Through The Grapevine

### Look for the good in everyone

By MARY HOLT

In our business world, great importance is placed upon letters of recommendation. But such letters are worthless if they are illegible.

I think sometimes, we are like illegible letters.

We cannot make out whether we are Christians or not, even though our names on various church records say that we are.

And if this is true, you tell me why so many of us are prone to list our neighbors' faults.

If we want to increase our happiness and prolong our lives, then we had better forget all about our neighbors' faults; forget all the slander we might have heard and forget the fault finding and give a little thought to the cause that might have brought this one.

Why not forget all the peculiarities of our friends and acquaintances and just remember the good points which make you love or admire them.

I am sure, if we try hard enough we can blot out all the disagreeables of life.

Do not for one minute think that disagreeables will not come, because they will, but

they will get larger if we dwell upon them.

The constant thought of those acts of meanness will only tend to make our lives miserable.

Let us resolve right now to take out everything that was disagreeable from yesterday and then write upon today's clean sheet all the things that are lovely and loveable.

Tony Williams, that fabulous hair stylist down at The Old Arcade has moved to a bigger and better location.

He is still in the Old Arcade but now on the second floor, Room 245.

Check him out. He is good.

His number is 881-3330.

Lizanne Williams, a real devout Catholic, was in New Orleans to meet the Pope.

There has been quite a bit of controversy about the Pope's visit.

As for me, no matter what one's religion and beliefs, that is his business.

I do not think we have a right to question anyone's right to his or her own personal belief.

I have had the privilege to be at the vatican in Rome on two occasions, and I enjoyed the pageantry.

I do not quite understand all of it, but I do not knock it.

I shook the hand of two of our Popes and I felt as proud as when I meet other dignitaries.

I visit churches of many different religions and the rule is when in Rome, do as Romans do.

It is the heart that counts. Grapevine hears there is to be a grand opening over around Orange Avenue near the Main Post Office.

Maybe you have seen the buildings that resemble condominiums?

It could be condominiums, but I hear that these buildings with the high fences and voltage signs will be housing state prisoners.

Why all the secrecy?

This is certainly no secret. The Arabs are slowly taking over the black businesses here in Cleveland.

It is a sign of the times. The blacks are helping them stay in business.

Talk of boycotting the white man's business because the blacks are being pushed aside in their own neighborhoods? Why hesitate now?

Business is business, if you get what I mean.

Thought For The Week: Friendship is the highest degree of perfection in society.

## RELIGIOUS NOTES

### Reasons for watching religious programs

It is likely that most of us have rolled our eyes heavenward when confronted with an evening of slim pickings on the "big three" networks.

Current media research suggests that some frustrated viewers have gone one step further by turning to religious programming.

With more than 200 stations throughout the nation carrying some religious fare, viewers can choose programs ranging from fire-and-brimstone sermons to clones of secular soap operas and game shows.

Dr. Robert Abelman surveyed 2,500 cable-TV subscribers who said half their viewing

hours are spent watching religious programs.

When presented with a list of 22 motives for watching religious shows, subjects rank avoidance of the major networks higher than such "religious" reasons as seeking spiritual guidance or feeling close to God.

Abelman's study, "Reli-

gious Television Uses and Gratification," is reported in the summer 1987 issue of the Journal of Broadcasting & Electronic Media.

The Journal, based at Kent State University, is an international publication of the Broadcast Education Association.

### CCC offers sign language

American sign language courses for hearing persons who wish to communicate with the deaf will be offered this fall at Cuyahoga Community College's Eastern Campus in Warrensville Twp.

An introductory course, Sign Language I, will be taught at the Eastern Campus on Tuesday evenings for 10 sessions beginning Oct. 6. Times are 6-8 p.m.

The course will focus on the ASL method, which is most popular among the hearing impaired.

Emphasis will be placed on

developing a basic working vocabulary and sentence structure while incorporating facial expressions, gesture and mime.

Sign Language II will enable the students to expand their vocabulary, learn additional ASL sentence structures, and improve their receptive skills.

This class will be offered for 10 sessions on Thursdays from 8-9 p.m., beginning Oct. 8.

Fee for each class is \$45. For registration and further information call 987-5076.

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**St. Adalbert hosts revival**  
 Saint Adalbert Parish, 2347 East 83 Street, will be celebrating their annual revival Monday, September 28 through Wednesday, September 30th.  
 Father Robert Seacy O.F.M. from Our Lady of Charity Parish, Brooklyn, N.Y. will be the evangelist.  
 All are welcome and encouraged to attend and experience this catholic expression of sharing the "Good News" with interdenomination participation.  
 Services begin at 7:30 p.m. Greeting, sharing and refreshments will be available immediately after the services in the Parish Hall.

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