

Personal

Pros improve game with biorhythm chart

Ever wonder why some days of each month always seem like your days to be in a slump. Well, the charting of your biorhythm might be the answer.

For club professionals, a company called Edmund Scientific in New Jersey will chart your biorhythm free, checking your physical, emotional and intellectual cycles or those of any golfer you select.

All the firm needs is the birth date, month and year of those you want charted. For example, it might help to chart when you may be going under par, according to the company.

Companies and government agencies are seriously looking into the validity of biorhythm to chart success of business endeavors.

If interested in the plan, contact Edmund Scientific, 380 Edscorp Building, Barrington, N.J. 08007.

Invest your money in precious stones

Investing in precious stones can bring handsome returns, or at least it has. In less than 10 years, high-grade diamonds have gained over 100 percent in value. Colored stones have doubled in less time.

By putting less than \$10,000 into diamonds, rubies, sapphires or emeralds, one can take advantage of the impending shortage of those gems. Working through a reputable jeweler and buying the best quality of gems is recommended. Those willing to spend the most money will be most likely to reap greater profits.

Country real estate is another real gem

Farmland is a fine investment says Gerald S. Gilligan in a revised edition of "A Price Guide for Buying and Selling Rural Acreage" (McGraw-Hill).

The trend in buying country land has peaked and Gilligan suggests how to take advantage of the situation. In his book he lists states having underpriced land and those most attractive to investors seeking price appreciation. States in both categories include Arizona, Colorado, New Mexico, Texas and West Virginia.

The book looks at land sales over the last 25 years in about 3,000 U.S. counties, concluding an average acre cost \$144 in 1968 and \$309 last year.

Save money on land using tax exemption

Your house or land may qualify for an "open-space easement" tax deduction under IRS rulings if it has historic, architectural or esthetic significance.

By giving up the right to develop the land for a period of time, the owner can deduct as much as 50 percent of income as a charitable gift, pay less in property taxes because of differential assessment, and have less property subject to estate tax upon death.

Managers' insurance gets harder to buy

With personal liability becoming a very real threat to managers for acts of negligence and lawlessness, liability insurance is becoming harder to buy.

Agencies such as the Justice Department, the Securities and Exchange Commission, the Food and Drug Administration, the Environmental Protection Agency, the Consumer Product Safety Commission, and the Equal Opportunity Commission are passing regulations making it more complex for directors and officers in corporations to meet standards.

New laws such as the Employee Retirement Income Security Act and the Occupational Safety and Health Act also add to the paperwork.

In response, corporations are upgrading legal staffs. But insurance companies are still less enchanted with corporate manager liability insurance.

Citizens Band radio attracts many fans

Citizen's Band two-way radio is fast becoming a major hobby in the U.S. With everyone getting to the act, the Federal Communications Commission is getting 500,000 license applications a month.

There are 23 channels, 21 of which can be used to your heart's content. Channel 11 is strictly for calling and channel 9 is only for emergency use. The other channels are used heavily, as a trip down any highway will testify. Sets of wheels accompanied by antennae are fast replacing those without.

A CB unit will cost \$150 or more and a good antenna can cost \$30. License applications are available where the CB is purchased. A temporary one is used until the permanent one arrives.