BUSINESS Finance

Seven deadly sins of estate planning

cor. Estate-plansid Mitraa ming experts say
Ph.D. that middle- and
upper-middle- income individuals don't do that very well. In
fact, they tend to jeopardize
their plans by committing the
same seven deadly sins again
and again. In this column, we
present the seven sins so that
you may avoid them.

1. Doing nothing

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More than half of adult Americans do not have wills, reports
the American Association of
Retired Persons. But if you die
intestate — without a will — your
wealth will be carved up according to state law, which may simply divide it among the surviving
spouse and children. In a family
with three kids, the spouse
might get a fourth.
Families with young children

might get a tourth.

Families with young children experience a special problem because minors cannot directly inherit more than \$1,000 to \$5,000 (the sum varies by state). \$5,000 (the sum varies by state). Any amount above the ceiling must be managed by a financial guardinanhip, with the surviving parent compelled to make an accounting of expenses to the court and to pay hefty legal bills. Parents must have a will to name whom they want to raise their children and to handle the finances, should both parents die.

2. Poor planning

Estate planning involves not only determining who will get your assets after you die - which is what a will does - but also planning for your disability, old age and illness. Here are the basic steps to take.

(Draw up a durable power of

3. Tax exemption

East person is allowed to leave \$600,000 for anyone without any estate taxes. It may rise to \$750,000 if the Republicans have their way in Congress.

However, many married couples waste this exemption in the estate of the first spouse to die by simply leaving everything outright to the surviving spouse. Instead, married couples whose combined estates exceed \$800,000 should use a credit shelter trust (also called a bypass trust) in the estate of the first spouse to die.

Under this trust, \$800,000 of

first spouse to die.

Under this trust, \$600,000 of assets are held in trust for the benefit of the surviving spouse, who is entitled to all the income earned by the assets for the rest of his/her life. Upon the surviving spouse's death, the assets in the trust pass automatically to named beneficiaries, typically the couple's children. There is no estate tax on the assets in this trust when the surviving spouse dies.

4. Leaving big money to small children

Consider a couple who wants to guarantee that the money left to guarantee that the money let-to provide for their young chil-dren is kept in adult hands while the kids are teenagers, with funds available to pay for their college education. The par-

Editor's note:
This is the first in a series about catate planning.
Estate planning.
Estate planning is about dividing your massets according to your wishes and without rance. Estate-planning experts say that middle and upper-middle income individuant very well. In not to jeoparadize your make the bank - a good neutral total control of your finances are planty - to step in as trusted and upper-middle income individuant very well. In not to jeoparadize your mains so that I them.

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The parents have committed any protection is only for rich in our litigious society, people of the policies, not by their will be placed underly the protection is only for rich the survivent policies and without transcription of the policies and make the survivent beneficiary and the children when they you on a business or have reported in the same policies and without any your family's reports and the column, we seven sins so that I them.

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5. Life insurance on your own life

5. Life insurance on your own life

The value of the policy will be included in your estate if you own the policy or if you possess incidents of ownership -- the right to borrow against it, cancel it or change beneficiaries. The result will be estate taxes on the policy.

A viable strategy is to set up an irrevocable life insurance trust to own the policy. As long as the policy is transferred to the trust at least three years prior to death, the proceeds will not be included in your estate.

The best strategy, of course, is to first set up the trust and then have the trust buy the policy. In this case, there is no three-year waiting period. If you plan to pay premiums through the trust, make sure it has a Crummey Power, which will allow gifts to the trust to qualify for the annual gift tax exclusion. This power requires special language in the

7.Undervaluing estate

Some people simply don't know how wealthy they are, and undercounting can be costly for their heirs. The minimum tax rate on estates over \$600,000 is 37 percent, increasing to a maximum of 55 percent for estates over \$3 million. Only apouses who are U.S. citizens can receive unlimited bequests tax-free.

Appreciated real estate, retigment accounts and life insurance proceeds are the assets most often un- or undercounted. They are all part of your estate unless you have taken steps to remove them. The government views whe value of your house as the difference between its market value and the outstanding mortage.

gage.

Next week: The seven best ways to pass your assets to your heirs.

Sid Mittra, Ph.D., CFP, is professor of finance, Oakland University, Rochester, and owner, Mittra & Associates, a Troy financial consulting firm. This column was critically reviewed by Professor Jerrold Grossman, Oakland University, You can emit questions or comments to State of Mittra at smittra mail questions Sid Mittra Coconline.com.

BUSINESS MARKETPLACE

Marketplace features a glimpse of Oakland County Business news and notes, including corporate name changes, new products, new store or affice openings, new affiliations, new positions, mergers, acquisitions and new ways of doing business. Write: Business Marketplace, Eccentric Newspapers. Birmingham Eccentric, 805 E. Maple, Birmingham 48009. Our fax number is (810) 544-1314.

Pamela Opperer, a financial advisor with Prudential Securities, and Louise Bitther, a family law attorney with Morganroth, Morgathroth, Alexander & Nye, will lead free a seminar directed toward women considering separation or divorce at 7 p.m. Tuesday, June 25, at Barnes & Nobles Bookstore at Telegraph and Maple, Bloomfield Township. Bitther will discuss what happens during the legal process. Opperer will cover the financial implications. Reservations are required. Call Prudential Securities, a fully diversified, global securities firm, in West Bloomfield at (810) 737-8455.

AGENTS ASSOCIATION

Joining the Michigan Association of Insurance Agents, a statewide trade association that represents 10,000 independent insurance agents and industry employees, are these local insurance agencies; Pinnacle Underwitting Associates Ltd., Troy; The Phoenix Insurance Agency, Farmington Hills; Insurance One Agency Inc., Farmington Hills; Insurance One Agency Inc., Farmington Hills.

DOMER DRECT
Southfield-based W.B. Doner & Co. has
launched Doner Direct as a froestanding
direct marketing agency with offices in Battimore and Southfield. Doner Direct was formerly the direct marketing division of W.B.
Doner but will now be operated as an independent business unit with \$48 million in
direct marketing billings and a staff of 30.

SCHWAS REFERAL
Birmingham-based Independence Advisors
Inc. is among the advisory firms participating in Schwab AdvisorSource, a new service
from Charles Schwab & Co. It provides individuals who wan thelp investing with an
alternative to commissioned brokers.
Schwab AdvisorSource provides individuals
who have at least \$100,000 to invest with
referrals to fee-only investment managers.
Independent Advisors, founded in 1993,
manages \$55 million for individuals and
small company pension plans.
Investors interested in meeting managers
from Schwab AdvisorSource can call an 800
number where specially trained and licensed
representatives interview the callers and
provide one or two investment manager representatives unterview and manager provide one or two investment manager

referrals in their local area. The referrals are free of charge; Schwab also provides a free guide to interviewing the investment managers. "It's exciting and an honor to be in this elite group of 400 AdvisorSource firms selected from a pool of 5,000 firms from nationwide that use Schwab to custody client assets," said Tom Post of Independent

RELOCATION/NAME CHANGE

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Vend Tek Wholesale Equipment, Inc., formerly the Mid-Atlantic Group, has moved from Royal Oak to a 6,000-aquare-foot facility in Wixom. Vend Tek, founded in 1991, is an exclusive wholesaler of Vending equipment representing most major brands.
The Wixom facility offers customers two showrooms for viewing of both new and used equipment and a handy parts department for the purchase of parts or repair services. A grand opening is scheduled for Thursday, June 20. Open House will run 6-8 p.m. Vend Tek Wholesale Equipment is open 8 a.m. to 5 p.m. weekdays. Call (810) 669-COIN.

OMLNE INFORMATION

Spot Metals Online, Inc. has developed a new computer information system designed to assist buyers and sellers of steel in the marketing of steel inventories. The Bloom-field Hills-based company announced that "Spot Steel" network will provide online access to the worlds largest database of available steel listings for the purpose of exchanging information and consummating buysfell transactions.

After five years in research and development, "Spot Steel" is now available to mills, manufacturers, service centers, processors, trading companies and distributors of steel products for immediate communication and mass exposure throughout the network. For more information call (600) 785-3501 or visit its web site at www.spot metals.com.

STUDIO SERVICE
Grace & Wild Digital studios has announced the addition of on-site captioning at the teleproduction facility? Farmington Hills headquarters. Captioning is increasing in popularity due to new federal laws and mandates. Virtually all of today's prime-time television programming is closed captioned, benefiting a large hearing-impaired audience and viewers in noisy environments. Grace & Wild Digital Studios will offer offine caption encoding, as well as real-time encoding. Off-line caption encoding includes all of the programs audio information, including sound effects, such as "birds chirping," and is done using the completed program and script. Real-time encoding is used for live broadcasts, such as news programs, sporting events and teleconferences, and

provides an immediate written text response of the actual program audio. For demonstrations and information, call (810) 471-6010 or (800) 451-6010.

SEMON MEETING

SEINCO MEETING
The South Eastern Michigan Computer
Organization (SEMCO) will hold its next
meeting on Sunday, June 9 at 1 pm. The
meeting location is at Oakland University in
the main auditorium of the Dodge Hall of
Engineering, A topic of general interest to
computer users will be presented.
IBM (DOS, Windows and OSE2) and Macintoah Special Interest Group meetings follow
the main meeting. Topis of interest to these
groups are presented and discussed. Audience questions relating to hardware and
software problems and selection are encouraged at these meetings. Door prizes available.

able. Co is a non profit computer user group oriented to all computer users and enthusiasts from novices to professionals. meetings are held the second Sunday of every moth and are open to all at no charge. For further information phone (810) 389-7660 or write SEMCO, P.O. Box 707, Bloomfield Hills

CHAMPAGNI DINNER

The Michigan Professional Women's Network will hold a Gala Champagne Dinner on June 10 at Mona Lian Restaurant in Royal Oak to thank its growing membership for ayer of networking, programming and volunteering. The Board of Directors extends the thanks by offering a reduced price for the dinner, which will also include the installation of new officers for the 1996-97 season. Cost for members is \$10 and guests \$20. Make check payable to MPWN and mail to: Barb Dych at 48 Stratford Lane, Rochester 48309 by June 3 or R.S.V.P. to Barb at (810) 685-0545.

MEW AD CAMPAIAN
Kelly Assisted Living will enter their 20th
year with a new national cable TV campaign
for their home care services. The representation of the difficulties adult children face in
caring for their elderly parents is conveyed
in a 30-aecond TV apot entitled, "Phone Tag,"
created Simons Michelson Zieve (SM2)
Advortising of Troy.
The commercial (now airing on CNN, CNBC,
TBS, TNT and USA Network) was filmed on
location in Toronto and edited at GTN in
Oak Park, the commercial was created by
the SMZ team of: Harvey Gabor (executive
vice president, creative director); Lias Sabo
vice president, associate art directory, Kelly
Kalls (associate creative director, copy writry, and Joal Bienenfeld (director of broadcast), Dan Hackett directed the spot, which
was produced by Partners Inc. of Canada.



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