

**Mittra** from page 1

costs do not increase in any given year, the investor is still guaranteed to earn a minimum of 4 percent.

CollegeSure CDs are insured by the FDIC for up to \$100,000 and, like CDs and EE Bonds, investors pay no fees or commissions. Also, if the child earns a scholarship or does not

want to go to college when the time comes, the parents get back all the money invested plus all the interest. Of course, CollegeSure CDs are taxed the same way regular CDs are taxed.

If interested, you may e-mail to [www.collegesavings.com](mailto:www.collegesavings.com) or call 1-800-888-2723.

**IRA** from page D1

fears confronting American families — having enough money for a comfortable retirement.

With lower pension and Social Security benefits, often homeowning have had to rely on much less than their counterparts. We have now provided them with an equal opportunity to save," she said.

The survey found that 60 percent of the couples with one wage earner and 68 percent of couples with two wage earners were unaware of the expansion of the Spousal IRA.

Another key survey finding is that 58 percent of the couples with a single wage earner — those for whom the Spousal IRA was specifically designed — say they don't plan to make a 1997 IRA contribution.

In fact, the survey found that 42 percent of married couples with a single wage earner have never made an IRA contribution.

Additionally, only one in three married couples with a single wage earner plan a 1997 IRA contribution.

Of those who were able to estimate their 1997 contributions, 50 percent say they would contribute less than \$1,000, 17 percent plan to contribute between \$1,000 and

\$1,999, and 52 percent plan to contribute \$2,000 or more.

"The fact that only one-third of the couples with a single wage earner is planning a 1997 IRA contribution demonstrates the significant lack of awareness about the benefits of IRAs in general, and the spousal IRA in particular," said Maffessoli. "The findings suggest that there needs to be more extensive public education about the IRAs, and the new benefits created by the expanded spousal IRA."

The survey was conducted by Bruksin Golding Research, a leading independent market research firm.

Two hundred married couples living in the Ignited States were interviewed Dec. 17 and 18. The firm talked to 100 single-income married couples and 100 dual-income married couples.

**Resolutions** from page D1

tion offers a card so check on that. Contact Bankcard Holdings of America in Salem, Va. (1-540-389-5445), a non-profit consumer bankcard holders association, for a list of credit card companies that offer low interest or no annual fees. There is a \$4 charge for the list.

• Move any unpaid balances to a less costly card. If you have a card with a lower interest rate than others, move any balances you have to that lowest rate card. Most issuers allow you to transfer your unpaid balance from your old card to a new card, which could save you hundreds of dollars a year.

Once balances have been transferred, make sure you can

cancel your old card by destroying it and sending it with notification to the issuer that you are to closing that account.

• Check up on your credit history. Kurth states that every time you use credit, you are adding to your credit history. Records are kept regarding the credit cards and loans you have applied for and received. If you have never reviewed your credit history, now is a good time to do so. You can request a copy from a credit bureau.

Experian (formerly TRW) offers one free copy a year. Call 800-392-1122. Equifax (800-685-1111) and Trans Union (216-779-7200) provide a copy for \$8 or free if you have been denied

credit within the last 60 days or are a fraud victim.

If there is an error on your report, request that the credit bureau investigate and correct it. If you would like more detail, contact the Credit Counseling Centers Education Department at (810) 553-5400, ext. 30 for a copy of "How to Obtain a Copy of Your Credit Report."

• Pay more than the minimum payment requested. The current trend by banks is to offer a lower minimum monthly payment such as 2 percent to 2.5 percent of the outstanding balance rather than the higher minimum requested in years past. The smaller your monthly payment, the longer it takes to pay off

your debt and the more interest you pay in the long run!

These suggestions from Credit Counseling Centers Inc. ought to be considered while setting up your list of financial resolutions for the coming year to reach a sound or better fiscal fitness.

Credit Counseling Centers, Inc. is an accredited non-profit credit counseling agency and is a member of the National Foundation for Consumer Credit. It is based in Farmington Hills and has 37 locations nationwide. Local offices are known as Consumer Credit Counseling Services agencies.

For an office near you or for more information, call 1-800-647-5005.

**Coffee** from page D1

oping and growing specialty arabica coffee beans. We take great pride in knowing that we are delivering their superb coffee to our customers," said JoAnne, who also serves as president of the Specialty Coffee Association of America.

The new shipment is a fine grade of Kona and is very limited. Due to a light harvest, Kona is expected to be in short supply in the coming year, which may move the price of the beans upward in price during 1997. However, this new shipment will be sold at the same price as it

had been available at most Coffee Beanery's all year — \$25.99 a pound.

The Coffee Beanery sold 20,000 pounds of Kona coffee last year according to Shaw. Sales this year will finish out at approximately 24,000 pounds. Not every bean passes the test, she explained.

Because of its popularity and the difficulty of acquiring authentic Kona beans, many times The Coffee Beanery does not have Kona coffee beans available to its customers. If Kona beans, or any other spe-

cialty arabica coffee beans, do not meet the company's taste profile standards, the beans are rejected promised Shaw.

The Coffee Beanery continues to seek the finest single origin arabica coffee grown from around the world, including Hawaiian Kona. "We are looking seriously at other fine Hawaiian arabica coffees," said JoAnne Shaw. "Coffee cultivation on some of the other islands has progressed, and we hope to be able to offer some exciting new choices in 1997."

Single origin specialty coffees

are those cultivated in a strictly defined location with highly developed quality control. The Coffee Beanery currently offers 60 gourmet coffees in its stores throughout the country.

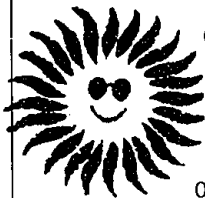
The Coffee Beanery, Ltd. was founded in 1976.

The company sells nearly two million pounds of coffee beans each year and serves an average of 450,000 cups of coffee each week, totaling over 23 million cups of coffee a year.

There are over 180 Coffee Beanery Stores in 30 states.

# Now that you have your van,\* how about putting it to work?

**\*Actually, a pick-up or station wagon works for us, too.**



Or, at least we'd like it to.

If you have one of these hard-working vehicles that you don't drive it as much as you'd like to, we have a deal for you. We're looking for people to pick up bundles of Observer & Eccentric Newspapers and drop them off for our neighborhood carriers to deliver. We also need folks who would like to deliver bundles of hometown newspapers to area business people.

Or, if you've always wanted a reason to buy one of these working machines, and you've checked out all the great vans, wagons and pick-ups down at Cobo — go for it!

We can put it (and you) to work at least two days a week and you can figure out what to do with it the rest of the time.

Fishing's good. So is delivering the kids to that big school event. Or helping someone move. Or groceries.

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**SPOTLIGHT ON TAX STRATEGIES FINANCIAL MATTERS**  
by **Pat J. Paige CPA**

**MARITAL TRUST**  
Despite the fact that a person can leave his or her entire estate to his or her spouse tax-free, establishing a marital trust to oversee the estate's management or the way in which it is distributed may still be attractive. As long as the remaining spouse has the right to the income from the deceased's estate for life, the marital deduction will still apply, regardless of how large it is. And, since the remaining value of assets in the marital trust is added to the surviving spouse's estate when he or she dies, there is no tax advantage to the deceased's eventual heirs with this type of trust. However, there can be both short-term and long-term benefits from a marital trust if the surviving spouse is uncomfortable with managing money or if a person is concerned about who will ultimately benefit from his or her estate.

Increasing your net worth is an expert task with the help of a financial advisor. PAIGE & COMPANY, P.C. offers a total financial and estate planning program including an analysis of your net worth, investment review, family gifting, trusts, retirement planning and family business transfers. For a consultation, call PAIGE & COMPANY, P.C. today at (810) 840-0280 or visit our site on the World Wide Web at [www.paigecompany.com](http://www.paigecompany.com). We are located at 30300 Telegraph Road, Suite 200 in Bloomington.

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