

Yet another drive-in service caters to our needs

Drive-in funeral parlors were one of those ideas that never quite caught on, despite the success of drive-in movies, drive-in restaurants, drive-in beer stores, drive-in dry cleaners, drive-in oil changers and drive-in banks.

Most seemed like a good idea at the time, particularly in a society that is so much on the run that most of us are living out lives out mainly in transit, the social equivalent of a kited check racing the deposit to the bank.

With the windows rolled up, the air conditioning on automatic and the CD player programmed, we have become insulated from all kinds of street noise that would intrude if we were walking down a city street, from street vendors, to panhandlers

to the physical bump of another pedestrian. This can, of course, be downright relaxing, but the fact is that most of us have to some extent rolled up the windows on our fellow man.

All this has led to a growing subculture of people who, for one reason or another, take their case, literally, to the streets.

The annual Goodfellow paper drive is generally credited to be among the first recorded instance of achieving spotlight glory for a local charity. The sight of a middle-aged man cringing in the snow and sleet with a bagful of newspapers is bad enough, but the Goodfellows also are credited with developing the technique of standing right in the center of the intersection, holding their



auto talk
Dan McCosh

ground like running with the bulls at Pamplona, and fixing you with The Stare when you had to stop for the light. This leaves you with the option of either paying up, and getting a paper (of course you should do that anyway) or trying to offset The Stare with the feeble counter of looking straight ahead, sort of like you are looking at TV, with your arms locked until the light changes.

The Goodfellows were quickly fol-

lowed by the Rotary, the VFW and probably the worst of all, the police and firemen selling field day tickets, who add to the intimidation, leaving the impression that you are going to get a ticket if you don't buy one.

But after charities broke the ice, things started getting a little wierd. First came the vaguely oriental-looking wails who stuffed a few dying roses in an old potato chip can

and leaned heavily on holidays like Mother's Day, developing their own version of The Stare, this time directed at any lady who happened to be sitting in the passenger seat, effectively communicating the non-verbal message "cheapskate, cheapskate..." until you coughed up.

This was also the beginning of some sinister undertones, particularly after the rumor started that the rose people were turning over the money to followers of Rev. Sun Moon. I tended to discredit this one, until a rose guy showed up downtown at the on-ramp to I-75 with a sign "I am not a Moonie." Yeah, sure.

Now comes the beginning of a trend I first noticed in Manhattan, which is a guy with a windshield

cleaner in his hand who runs up to you at a stoplight, gives a few quick wipes and then fixes you with The Stare.

In the Big Apple, this sort of thing is best done by a tough-looking black kid who is leaning on the window of a naive suburbanite, who has heard stories about how if you don't pay these guys they will snap your windshield wipers off, so they pay up even if it's raining. Seasoned urbanites adopt the basic Goodfellow TV stare, and wait for the light to change. Smart guys turn their windshield wipers on, and then the washer guy usually snaps the wiper blade off.

Now that I think about it, maybe the drive-in funeral parlor might be an idea whose time has come.



focus: small business

Mary DiPaolo

Analyze your skills before starting PR

When you think about publicity, first identify your existing skills, talents and experience. Do you like to write? If so, you can contribute articles about your business or industry to trade publications, newspapers and magazines.

Do you have teaching or training skills? Use them as a seminar leader, luncheon speaker, guest lecturer or workshop instructor. Even an ability to entertain can lead to successful publicity and public relations opportunities.

I am reminded of one suburban mayor, who, as a city council candidate, publicized his political intentions while playing the trumpet at various social functions.

BEFORE STARTING a publicity and public relations program, select someone to oversee the program. This person would need to maintain control of the program, be organized but flexible enough to manage last-minute changes.

Any good publicity and public relations program is driven by a steady stream of meetings and deadlines involving outside organizations and individuals. The per-

son in charge may be the company community relations director, public relations liaison or marketing manager. You can also hire an outside marketing consultant or public relations professional on a per-project or program basis.

Allow plenty of lead time. A year ahead is not too soon to begin work; six months ahead is possible, and six weeks ahead is foolish.

From a budgeting perspective, the cost of any given project may range anywhere from zero to several hundred dollars considering the costs of postage, telephone, paper, printing and graphics.

Lastly, staffing requirements will depend entirely on the nature of the program you are working on. If you need the assistance of volunteers, excellent sources include local community service groups, senior citizen clubs and student organizations.

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Gifts can deflect the tax collector's ax

By Sid Mittre
Special writer

Part II

In this column I will explore several eternal planning ideas involving gifts.

Annual exclusion: The annual exclusion of a \$10,000 gift per donee provides an excellent opportunity for planning.

Assume Mr. and Mrs. Little have two children and an estate of \$1.5 million. They make gifts of \$20,000 to each child for eight years, or a total of \$320,000, thereby reducing the estate to \$1,180,000.

When he dies, Mr. Little leaves \$600,000 directly to his wife and the balance of \$580,000 in a trust. The \$1.18 million (\$600,000 plus \$580,000) goes to the children at the deaths of Mr. and Mrs. Little.

The result is that the entire \$1.5 million is transferred to the children, and no tax is paid either when the lifetime gifts are made or when the \$1.18 million passes to the children.

Special property: Another strategy relates to the gift of property with a potential for significant appreciation.

Let us assume Lisa Brown owns an undeveloped piece of real estate property which she hopes will greatly appreciate in value. The current value of the property is \$300,000 and she gives it to her daughter.

Several years later when Lisa dies, the fair market value of the property is estimated at \$1 million. However, the gift is added back to Lisa's estate at the original value of \$300,000 and not at the fair market value of \$1 million estimated at the time of her death.

Gifts via a trust: Gifts to minors via trusts constitutes the third gift planning strategy. Trusts permit the grantor to postpone the donee's receipt of the trust property at a prespecified age.

Under the terms of a trust, a trustee can by given broad investment powers and through the use of a trust, the donor is able to reduce the distributions of trust property to the minors at the ages considered most desirable by the donor.

Gifts to charity: Gifts to qualified charities offer another important estate planning strategy. As a general rule, gifts to qualified charities are deducted from the gross estate before estate taxes are calculated.

Gifts to charities can be made either outright or through the use of a trust. Depending upon the type of charitable trust selected by the donor, the trust property can assure an income stream to the donor, the surviving spouse, or other beneficiaries.

For instance, a living charitable remainder trust provides a current income tax deduction equal to the present value of the remainder interest left to the charity. In this case, the donor's estate is reduced by the value of the property transferred, and future income from the asset is taxed to the income beneficiary rather than the donor.

Disadvantage of Gifts: While gift giving has great potential to reduce the donor's income tax and future estate taxes, it has several drawbacks.

• Without proper consideration for future needs, a person may give away too much property during earning years and become financially strapped after retirement.

• If a husband decides to give substantial gifts to his wife under the assumption that both will continue to live together, but later on is divorced, then he will have given the gift to someone who no longer shares his life. Similar limitations apply to charitable gifts.

• If a taxable gift or bequest is given to grandchildren, a generation-skipping tax may be imposed on the gift. The tax is imposed at a flat rate of 55 percent, but there is a \$1 million exemption to be allocated among all of the grandchildren.

Consequently, lifetime gifts should not be allowed to compromise the trade-offs among various objectives established for maximizing financial welfare.

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