

Mittra from page E1

RETIREMENT PLANS						
Plan	Eligibility	For Whom	Minimum Contribution	Are Contributions Tax-Deductible?	Change and Fees	Early Withdrawal
MONEY PURCHASE	Employees of for-profit businesses.	All employees.	\$1,000 or 2% of compensation.	Yes.	Depends on investment / \$500 to \$2,000 in annual administrative expenses.	Always permitted.
401(k)	The self-employed and employees of small businesses.	Self-employed person who is a sole proprietor, or \$50,000, whichever is less.	18% of net self-employment income, or 15% of salary, or \$9,000, whichever is less.	Yes / Yes.	Depends on investment / \$10 to \$20 a year.	Always permitted.
401(k)	Employees of for-profit businesses.	Everyone who qualifies.	15% of salary, or \$9,000, whichever is less.	Yes / Yes.	Depends on plan / annual expense of 1% to 1.5% of assets.	Only in cases of hardship.
401(k)	Employees of not-for-profit businesses.	Everyone who qualifies.	20% of gross salary or \$9,000, whichever is less.	Yes / Yes.	Depends on plan / annual expense of 1% to 2% of assets.	Only in cases of hardship and employee contributions only.
PROFIT-SHARING	All employees.	All eligible employees.	15% of net self-employment income, or \$20,000, whichever is less.	Yes.	Depends on investment / \$500 to \$2,000 in annual administrative expenses.	Always permitted.
DEFERRED-SAVINGS	All employees.	Person who needs to receive guaranteed income.	May not exceed minimum needed to fund \$125,000 annual benefit, or 10 years' average income, whichever is less.	Yes.	Depends on investment / \$2,000 to \$4,000 in annual expenses.	Always permitted.
IRA	Anyone with earned income.	Those who don't have employer pension plans or who have put the maximum into their company plans.	100% of wages up to \$2,000 in 1996, \$2,000 for each spouse with no phase-out after 1996.	Sometimes / Yes.	Depends on investment / average 1% to 5% annual expense.	Always permitted.
VARIABLE ANNUITY	Anyone.	Someone who has put the maximum into other plans and doesn't need the money for 10 years.	None.	No / Yes.	0% to 9% surrender charges / annual expense of 2% to 2.2% of assets.	Always permitted.
FIXED ANNUITY	Anyone.	Someone who has put the maximum into other plans and doesn't need the money for 10 years.	None.	No / Yes.	Surrender charges of 0% to 9%.	Always permitted.

HotSeat from page E1

The game was designed without a game board because it's meant to be portable. Hafner said the idea is to make it easy for players to put the box, which includes dice, cards and directions, in their pocket before heading to a party.

"There is somewhat of a strategy to it and the first one out of cards wins that round but many times, it just turns into grabbing the questions and start going with it," said Lipowski. "And the whole goal is to have people getting to know each other and having fun."

Hafner, who still maintains his employment in public relations for a national speaker on real estate, devotes most of his off hours to TM Entertainment. Lipowski is devoting all of his time to the duo's new company, particularly the marketing.

"Developing the game is the easy part — it's the marketing that's tough," said Lipowski, who noted that many inventors lose their desire, interest or funding to market their game after the first year.

College campuses have been their focus so far.

"It's an easy target for us because there are 20 to 30 thousand potential customers there we can reach all in one place," said Lipowski. "We got the most for our marketing dollars by spending time in and around the campuses. We've placed a lot of games by knocking on doors. We've got 25-30 stores in Michigan with the game right now."

The entrepreneurs recently turned their marketing to the Internet establishing the company's web site at <http://www.hotseatgame.com>. The site allows students to leave their question ideas for future games. If Hafner and Lipowski utilize the suggestion,

the student's name and school will be printed below the question on the next set of cards.

While this debut edition of HotSeat is geared towards single people, TM Entertainment has plans for a more mature version entitled HotSeat Couples. They are also working on a design for kids.

"It will be an educational game for children that will allow students at non-equal learning levels

to compete with each other," said Lipowski. TM Entertainment hopes to have their new games in production by late 1997.

"The reward could be substantial but we don't know where it will go from here," said Lipowski. "We're not expecting to do it over night."

To order HotSeat on TM Entertainment's new 24 hour phone line at 1-888-600-6566. Cost is \$19.95 plus \$3.95 shipping and handling.

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Odd Jobs from page E1

the scales. Pretty soon, she was put through leader's training and became the face members look for at the front of the room each week.

Q. What made you decide to become a Weight Watchers Leader?

A: "Well, actually I didn't just decide. While I was the receptionist, which was part-time, a leader didn't show up one week and when that happens, the receptionist has to take over. Well I did and if it hadn't happen that way, I don't think I ever would have gotten the confidence to do it."

Q. So even though you were a member, you found leading the group was a lot different?

A: "At first, yes. But then I found the difference is that I'm getting up to talk about something I believe in, I'm not trying to sell something. I truly believe in this. I gave up my office manager job to do this full-time because it's something that I wanted to do."

Q. What's a regular weekly meeting consist of?

A: "Well, the average meeting size is 30 to 40 people. Although some are smaller or larger depending on the time of day. What we call our express meetings, (designed to fit busy schedules) are 30 to 45 minutes long. We have a meeting topic and we take that and incorporate it into the program, we give out awards for every five-pound loss and then we have time for questions from the group."

Q. Who makes up the membership of these meetings?

A: "Men and women of all ages. We also have a teen class and a few groups that are for men only. But the majority of our members are women."

Q. Do you see the same people all the time?

A: "I would say each meeting has its core group of members but there are also lots of transient members, too. People are allowed to go to any meeting they want and some may have time one day but the next week they need an evening meeting."

Q. What are some of the concerns expressed by new members?

A: "The biggest question is always 'how long is this going to take me.' We walk them through the program and assure them that no matter what their lifestyle is they can work with this program. I tell them that I have managed to do this and my husband and I are big restaurant eaters. That's one area that's difficult for everyone but it can be done."

Q. Beyond menu choices and portions also is exercise part of the program too?

A: "Definitely. Exercise is one of those things Weight Watchers has worked into their daily guide

but we approach it as an activity not exercise. It's things like make yourself take the stairs when the opportunity comes up or not drive around looking for that close parking spot just park and walk in. We start out slowly encouraging members to just do even five or 10 minutes a day but activity is a critical component in the program."

Q. How do you deal with a member who is upset about a gain?

A: "It can be a gain but it can also just be them hitting their plateau for that period and we deal with that and tell them that it happens. People put success or failure of the week on that scale and it's not about that, it's about the changes you are making."

Q. Since the group offers awards and weekly support, does it become a social atmosphere?

A: "It's not social from some standpoint but there is a bonding that goes on. I see certain people looking for one another each week and others come with someone else and that's their support system. There are sisters or mothers and daughters."

Q. Sounds like the buddy system is pretty standard at meetings.

A: "It can be. Right now, I have a couple who are engaged and both of their mothers — all four come together to my meetings."

Q. Do you find members of the group growing dependent on you after a few meetings?

A: "Sometimes that happens and I'm always there early to walk around and greet them and discuss their concerns. During the meetings, I consistently bring up the fact that I've been through it, too, so they know you are not perfect and you struggled."

Q. Do you feel like a cheerleader sometimes?

A: "Yes. You get people that come in after work or early in the morning and they are like okay pump me up. I try to give them information, motivation and keep it fun too."

Q. What's the greatest amount of weight loss you've seen?

A: "Personally, I've seen one lady who has lost 104 pounds and her daughter has lost 60 pounds. Another lady has lost a total of 136 pounds but she was attending another meeting when she lost the 100. She came into her first meeting with an oxygen tank."

Q. You must get a lot of satisfaction from your job.

A: "I really do. I can go into work now and when I come home I feel I've touched somebody or made a difference in their life for the better and that's a great feeling."

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