

BUSINESS

MONEY MANAGEMENT

MARRIAGE AND MONEY

Couples who want a secure future must take time to discuss important financial topics, points out the Nevada Society of CPAs. If you're a newlywed, the Society offers the following advice to help you and your spouse save, spend, and plan for your life together.

WHERE TO PUT YOUR PAYCHECK

If both you and your new

partner work, one of the first issues you'll face is how to structure your separate paychecks into joint financial future. Some couples choose to pool their resources into common checking and savings accounts. Others prefer to maintain two individual accounts with each partner responsible for certain expenses. Still others elect to set up a joint account for household

expenses and savings while retaining their personal accounts. There is no right or wrong method. The point is to organize your funds in a way that gives you the right balance of financial security, fiscal independence, and joint financial planning.

IT TAKES TWO TO BUDGET

A workable budget is essential to getting your new life off on the right financial footing and

both you and your spouse should participate in developing it. A budget helps you to save regularly, utilize income wisely, monitor spending, and avoid misunderstandings about where your money is going.

To prepare a budget, start by determining your total income for all sources. Use your most recent tax return for helping in
(See Money Mgt, Page 7)

FINANCIAL REPORT

WILL YOU BECOME A MILLIONAIRE AND NEVER EVEN FULLY KNOW IT?

By Fred Snyder

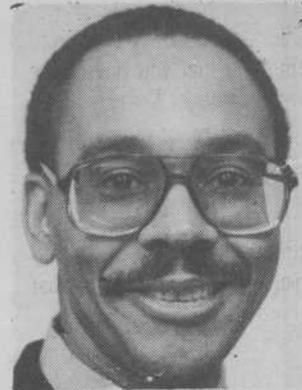
Wouldn't it be a shame for you to make over a million dollars in your lifetime and never fully realize it or be able to enjoy it? It just may happen to you. If you are currently making \$40,000.00 a year and plan to work another 20 years before retiring, you'll make \$1,238,768 even with annual salary increases of only 4 percent. If you are earning \$60,000 a year, work for another 20 years, and have

annual salary increases of 6 percent, you'll make over \$2,000,000 before you retire.

So while you are hard at work trying to meet your monthly obligations, it's important to see the big picture and to preserve as much of your earnings as possible. A disciplined savings plan coupled with an effective investment strategy may help you make the most of your salary and better prepare you for your retirement needs.

The surest way to financial independence is transferring funds from your income statement to your balance sheet. In other words, you'll need to start transferring more of your salary to your savings account instead of giving in to immediate gratification and spending money on unneeded or overly expensive items.

Cash management has a number of different advantages. It will enable you to locate addi-



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tional areas of discretionary income and help you to develop a plan to minimize that income. You may be able to free up additional funds by adjusting your income tax withholding. If
(See Financial Report, Page 7)

TRAVEL with Bates

By Sandi Bate



Discover the natural beauty of Michigan, a colorful and fun filled vacation to treasure.

Over 22 million people visit this unusual state each year with its luscious scenery and the famous Great Lakes. Both the upper and lower Peninsulas offer outstanding resorts and recreation facilities.

For those who love boating and fishing Michigan has more than 11,000 lakes. The beautiful forests cover more than half of the state.

Michigan touches four of the five Great Lakes: Erie, Huron, Michigan, and Superior. The state's shoreline is longer than that of any other inland state. Michigan consists of the upper and lower peninsulas. The two peninsulas are connected by the Mackinac Bridge which spans 5 miles across the straits of Mickinac.

Michigan is a year-round playground for people who love sports and the outdoors. Swimmers and skiers are attracted to the thousands of lakes, rivers, and streams. Camping and hunting enthusiasts are attracted to the scenic woodlands and thick forest.

In winter, many people travel to Michigan for ice skating, snow skiing, snowmobiling, tobogganing, iceboat racing, and ice fishing. International ski-flying competitions are held in Ironwood at Copper Peak, one of the world's largest artificially created ski-flying hills. Sightseers are drawn to the many beautiful waterfalls, sand dunes, and to the rugged "copper country" of the upper Western peninsula.

Visit exotic Mackinac Island which is a famous resort island in the straits of Mackinaw, located between the upper and lower peninsulas. Automobiles are not permitted on the island.

Enjoy one of Michigan's most popular annual events, The Tulip Festival. This week long festival is held each May in Holland. The people in the city dress in traditional dutch costumes. The festival includes parades, dancing in wooden shoes, and ceremonial street washing.

The Kellogg Bird Sanctuary, located in Gull Lake near Battle Creek is a interesting attraction. You will observe over 100 acres of refuge for ducks, geese,

pheasants, swans, and other wild birds.

Visit the National Ski Hall of Fame in Ishpeming, which pays tribute to famous United States skiers, skiing events, and persons who have made outstanding contributions to the sport.

You will also want to explore the historic areas of Michigan known for its industrial, mining, and farming in the Great Lakes region of the Midwest. It is one of the nation's leading manufacturing states. Michigan leads in the manufacture of automobiles.

Detroit, Michigan's largest city, was founded as Fort Pontchartrain in 1701 by the French colonist Antoine Cadillac. It is called the automobile capital of the world and the motor city. The Detroit area produces more cars and trucks than any other part of the nation.

Henry Ford built his first workable automobile in Detroit in 1886. Three years later, Ransom E. Olds established Michigan's first automobile factory in Detroit.

The Republican Party formally adopted its name at Jackson in 1854.

Visit Greenfield Village, in Dearborn, a collection of historic buildings and landmarks restored by Henry Ford. Greenfield Village includes: buildings made famous by such persons as Abraham Lincoln, Thomas Edison, and Henry Ford whose museum is next to the village.

Don't miss seeing Michigan State University, located in charming Lansing Michigan, the capitol. It is rated one of the largest single-campus institutions of higher education in the United States.

You should also visit the University of Michigan in elegant Ann Arbor. This historic university maintains several museums and research institutes.

Exotic Michigan is an ideal vacation get away spring, summer, fall, or winter. **PLAN YOUR VACATION NOW!**

TRAVEL TIPS

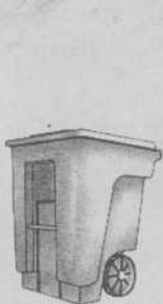
1. Weather-Michigan is rainy and cool to warm in the spring, humid and hot in the summer, warm in the fall, and cold and snowy in the winter.

2. Attire- You will want to
(See Travel, Page 7)

We've Got A Handle On Your Trash Disposal Needs

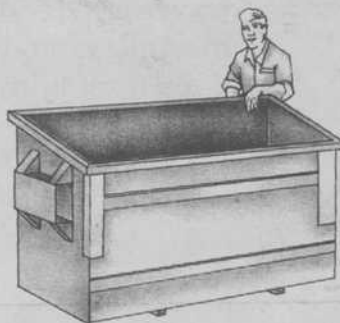
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