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AUTO

**WARNING:** More than 1,000 rule changes enacted in the past two years are now in effect.

When clients need guidance...will Saunders and Associates be ready? Mr. Gary B. Saunders Saunders and Associates PO Box 1406 Ada, OK 74821-1406



# THE KIPLINGER TAX LETTER

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Recently, Congress set out to simplify the tax code and reduce taxes.

The results? More than 1,000 complicated changes. "Savings" that are easy to miss.

Traps that are hard to avoid. And more chaotic changes to come!

Don't PAY for Congress' poor performance, Mr. Cashdan.

Clear up the confusion with The Kiplinger Tax Letter.

Dear Mr. Cashdan,

Spend fifteen minutes, every two weeks, with *The Kiplinger Tax Letter* and you'll be fully prepared to maximize your tax savings — no matter WHAT Congress comes up with!

#### What's in Store for Your Taxes in 1999?

A 10% TAX CUT ACROSS THE BOARD? Everyone on Capitol Hill is talking about it. Readers of *The Kiplinger Tax Letter* know just where it stands. And what might stand in its way. Do you?

THE FLAT TAX? The House Majority Leader would like to shrink the typical tax return to postcard size. And tax everyone's earnings at 17%... 19% in the first two tax years.

Pipe dream? Or real possibility? Our Congressional insiders hear the talk in the halls. Read what they're hearing in *The Kiplinger Tax Letter*!

RELIEF FROM THE MARRIAGE PENALTY? All Congressmen want to be seen as strongly pro-family. But singles like having the code tilted their way, and make up a third of the working population.

A REDUCTION IN THE CAPITAL GAINS TAX? Or even total elimination? If it's coming, you'll want to plan for it well in advance. Is it time to start?

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(over please)

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Sincerely,

Alex Major

For the Kiplinger Washington Editors

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- 6. Children as Tax Shelters... Taxwise Saving for Education The rules have changed tremendously. What are today's best saving strategies for children under 14? Children 14 and over? Why choose T-bills for kids almost 14? Find it all here.

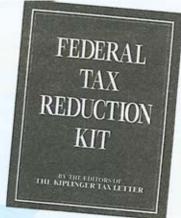
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#### THE KIPLINGER TAX LETTER

## TAX RECEIPT

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