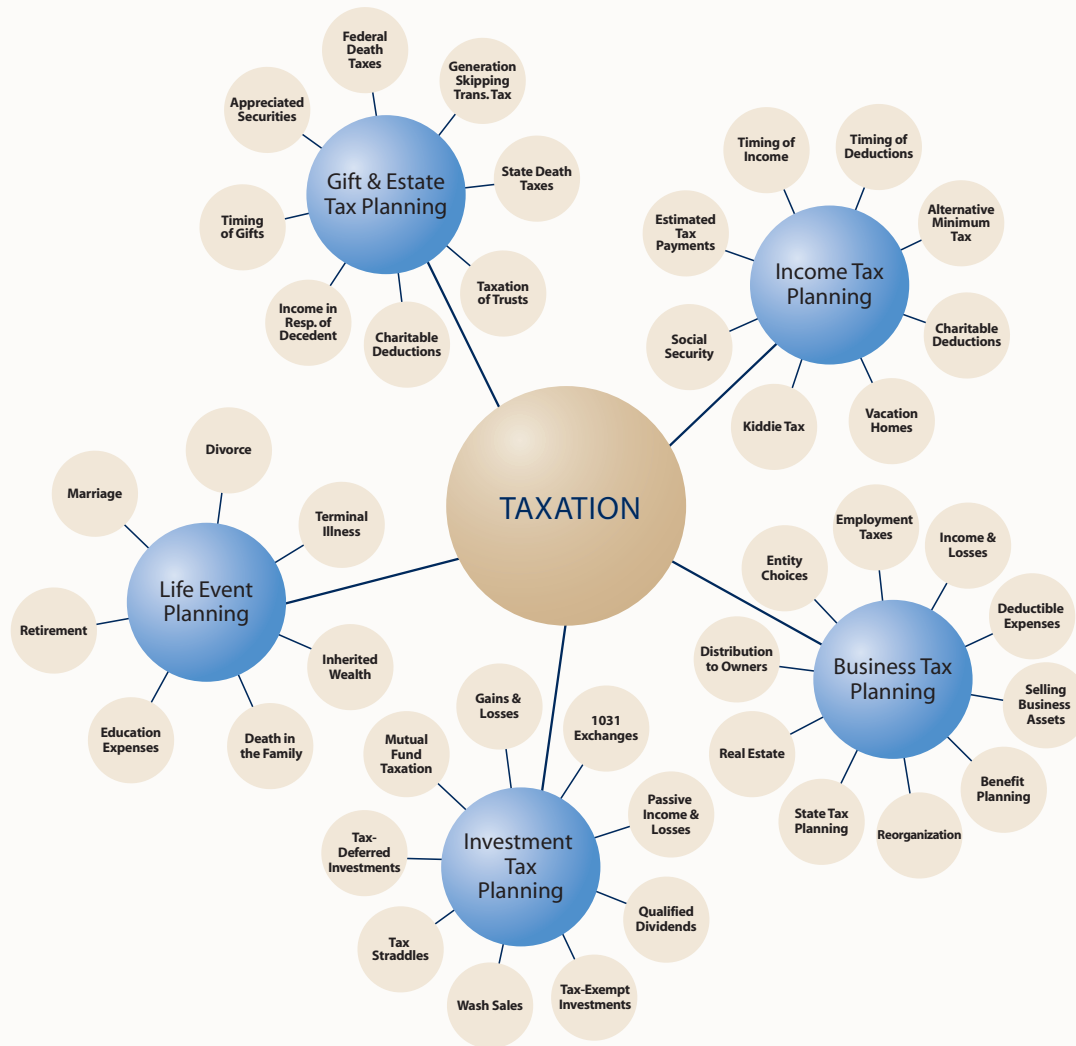


TAXATION



TAX PLANNING CONSIDERS THE TAX IMPLICATIONS OF INDIVIDUAL, INVESTMENT, OR BUSINESS DECISIONS, OFTEN WITH THE GOAL OF MINIMIZING TAX LIABILITY. ALTHOUGH DECISIONS ARE RARELY MADE SOLELY ON THEIR TAX IMPACT, YOU SHOULD HAVE A WORKING KNOWLEDGE OF THE INCOME OR ESTATE TAX ISSUES AND COSTS INVOLVED.