EXHIBIT 29

SPECIAL EXHIBIT

YOUR ESTATE IS PROBABLY LARGER THAN YOU THINK

"Estate planning" is not just for the wealthy. As the accompanying table shows, families of modest means can be hit with substantial tax.

More important, there is a general tendency for families in all brackets to underestimate the size of the estate and the amount of tax that will be due. For example, a great many husbands overlook the full value of goodwill in listing their business assets when making an "inventory" of their wealth.

	Now	In 10 years
Cash	....	....
Bank Accounts		
Checking	....	....
Savings	....	....
Savings bonds	....	....
Other bonds and notes	....	....
Stocks	....	....
Stock options	....	....
Mortgages	....	....
Residence (house and lot)	....	....
Summer home	....	....
Other real estate	....	....
Life insurance (including employee insurance)	....	....
Trust Interests	....	....

The following summary will help you approximate your estate bracket.

Include not only property which you own separately but also jointly-owned property (joint-tenancy, tenancy by the entirety, joint bank accounts) to the extent that you furnished the purchase price or bank deposits. If you have substantial mortgages on your property, or other liabilities, deduct them from your total.

	Now	In 10 years
Expected inheritances	....	....
Business interests	....	....
Corporation (closely held	....	....
Partnership	....	....
Proprietorship	....	....
Other	....	....
Home furnishings	....	....
Personal possessions (auto, boat, Jewelry, art objects, etc.)	....	....
Other assets (including survivor annuities, employee benefits, payable after death, etc.)	....	....
Total	....	....