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Dr. Barbara Stevens
President, Ecodata, Inc.

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Promises not to believe in package tour brochure

Best times to get standby seat on any airline

How to beat the high interest rate on unpaid credit card balance

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What surgeons don't tell you
Costs not covered in health insurance contract can be covered if you know the ropes
Insurance everybody buys but nobody needs
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Where to hide valuables in hotel room

Best times of year to look for bargains at auction houses and art galleries

Most dangerous tax audit comes right after you die. How to fight back from the grave

How thieves deactivate burglar alarms. Easy changes to make in yours

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How to choose the right vacation cruise. Best cabins on any ship if you don't want to be seasick

Wife deeds assets over to dying husband. This is estate planning at its shrewdest

Credit card that starts charging interest before you even get your bill

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PERSONAL

1990
THE YEAR OF THE
LOOKS AHEAD

Although 1990 has been an unremarkable year, we do have the 10th anniversary of the 1980 tax reform act. This year's 15% and 25% rates are the lowest since 1964. The 1980 act was a landmark in tax history. The 1980 act was a landmark in tax history. The 1980 act was a landmark in tax history.

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