

EXHIBIT 3 Computing the Effect of a Retirement Contribution, Along with Computation Tables

Filing Status:	Jointly
Total # of Exemptions	2
...# under age 17:	-
Adjusted Gross Income:	29,900
Retirement Contribution:	2,600
% allowed:	50%
max credit:	1,300

Ret Cred: Jointly

Min AGI	Allowed
0	50%
30,000	20%
32,500	10%
50,000	0%

Retirement Savings Credit Phase-Outs

Head	Jointly	Separate	Single
0	0	0	0
22,500	30,000	15,000	15,000
24,375	32,500	16,250	16,250
37,500	50,000	25,000	25,000

AGI:	29,900
less Deductions:	10,000
less Exemptions:	6,400 @3,200
Taxable Inc:	13,500
min taxable inc:	-
initial tax:	-
marginal rate:	10%
Income Tax:	1,350
less Child Tax Cred:	- @1,000
Est. Tax Liab:	1,350
less Ret Svg Cred:	1,300
Adj. Tax Liab:	50

Std Deduct

Head	Jointly	Separate	Single
7,300	10,000	5,000	5,000

Tax Sched: Jointly

Min Tax. Inc.	Initial Tax	Marg. Rate
0	0.00	10%
14,600	1,460.00	15%
59,400	8,180.00	25%
119,950	23,317.50	28%
182,800	40,915.50	33%
326,450	88,320.00	35%

Tax Rate Schedule

Minimum Taxable Income (TI)				Initial Tax (on amount less than minimumTI)			
Head	Jointly	Separate	Single	Head	Jointly	Separate	Single
0	0	0	0	0.00	0.00	0.00	0.00
10,450	14,600	7,300	7,300	1,045.00	1,460.00	730.00	730.00
39,800	59,400	29,700	29,700	5,447.50	8,180.00	4,090.00	4,090.00
102,800	119,950	59,975	71,950	21,197.50	23,317.50	11,658.75	14,652.50
166,450	182,800	91,400	150,150	39,019.50	40,915.50	20,457.75	36,548.50
326,450	326,450	163,225	326,450	91,819.50	88,320.00	44,160.00	94,727.50