

## Proud Mom

Proud moms at college graduations are a dime a dozen; you see them everywhere, clicking instamatics, dabbing eyes, smiling and waving frantically.

But at this year's commencement for the University of Nevada, Las Vegas there was special reason for Lois Amundson to be the happiest of all.

If anyone ever deserved an honorary college degree, Mrs. Amundson earned hers when two sons and her husband received their Bachelors of Science in Business Administration.

A bookkeeper at Gibson Junior High School, she modestly refused to take any credit for the event and said she never gave advice. "Sometimes I would help with the typing and just tried to have the meals on time," she admitted.

Life will be a lot quieter around the house, she predicted, because there will not be the constant "coming and going."

Maynard, 56, Gary, 30, and John, 22, will not be combining their accounting diplomas to become Amundson, Amundson and Amundson, Inc. Dad, a retired Air Force colonel, just accepted a job with Nevada Gaming Control Board. Gary, who already has a master's degree in management, works for a Las Vegas public accounting firm, and John heads for the University of Southern California this fall, where he will pursue a master's degree in taxation.

Even if Mama Amundson denies any influence over her brood, there's brother Bob, a 29-year-old attorney with the public defender's office in Clark County.

"If it hadn't been for me, these guys would never have entered accounting," he jokingly boasted. "I came back and coached them."

Although the family of students occasionally shared books and expenses, and even took some classes together, they remained independent.

When asked who made the best grades, Gary said, "I did," without hesitation. "They used my grades as a standard," he said.

John, the quiet one, objected, and said, "We would all try to see who made the best grades but we helped each other out, too."

Maynard, who holds a degree in education, said returning to the college grind after so many years was painful sometimes. Of course he took a lot of ribbing from the younger Amundsons who said he "just had to get out of the rest home" and that "he just wanted to use his G.I. Bill."

Mathematics and business seem to be in the Amundson genes and the women are just as susceptible as the men. Married sister Mary will receive an associate accounting degree from the University of Duluth in September, and Susan, number two daughter, is taking accounting courses at the University of California, San Diego.

Baby brother Jim, 18, who will be a sophomore at UNLV next year, doesn't know what he wants to do yet. But with all the business talk around the house, he signed up for an accounting course in the fall to find out what he has been missing.

What about the future possibility of an Amundson accounting firm? Mrs. Amundson does not think it's a likely venture.

"We need to get some experience on the outside before we even consider doing that," Maynard said, admitting the chances were remote.

At least one advantage would be no feuds about whose name is listed first in the company title.

## Kaiser Konsumer's Korner

By Inez Kaiser



You can give away your past, present and future with the stroke of your pen, if you're not careful to read and thoroughly understand everything you ever sign. Here's an important check-list to help you avoid such troubles.

- Do business only with reputable firms.
- Do not sign your name on anything you have not read and do not understand thoroughly. This includes all the fine print.
- Do not sign anything that contains blank spaces that "the manager will fill in for you later." What is added could alter the meaning of the entire contract.
- Always obtain a copy of what you sign.
- Don't rely on oral promises--get it in writing.
- If a contract seems different than what the salesman told you, don't sign it unless he writes out what he's promised, signed it himself and gives it to you as part of the contract.
- Don't let salesmen switch contracts on you so that you read one, but sign a different one. If, after you've read it, he takes away for a minute (say, "for approval"), then returns it, read it again to be sure it is the same one. Make sure the carbon is the same as the front sheet, too.
- Don't sign--for any reason--a contract that an "obliging" salesman offers to hold for a certain period of time for you--or until you make up your mind. He may execute it before you've walked out the door and you will be required to pay.
- When you buy something on credit, you often sign two agreements--one to purchase the item and one to borrow the money to pay for it. The agreement to borrow the money usually belongs to someone besides the dealer. Even if you return the item to the dealer, you will still owe the full amount of money for it to the other person or company.
- In making arrangements for home improvements, ask contractors for references, and check them out. Should you change your mind after signing, you may have a right to cancel the contract within a certain time limit.
- In some states, mortgaged goods (where the lender actually owns the item until the final payment is made . . . as with loans involving cars, boats and large appliances) cannot be taken across the state line without the mortgage holder's permission. Check this point before signing if you might be moving before the loan is paid.

### After The Sale

No matter how careful you are or how wisely you plan, emergencies sometimes will arise (or you will miscalculate) and you will find that your payments plus your expenses amount to more than your income. If this happens -- don't panic -- act.

Contact your creditors immediately and explain the situation to them. They will generally help you work out new payment plans.

Or consult a reputable non-profit consumer credit counseling organization, affiliated with or working in cooperation with a merchant's group. They will help re-work your payments and offer advice on how to get through your crisis period.

**DO NOT IGNORE YOUR CREDITORS.** This only makes the situation worse, causes them to lose faith in you and endangers your credit reputation.

What you do with your money is your prerogative, of course, but to get the most for it, practice planning and self-control. The rewards are worth it: financial security, material comfort and the self-esteem that comes from

managing well.

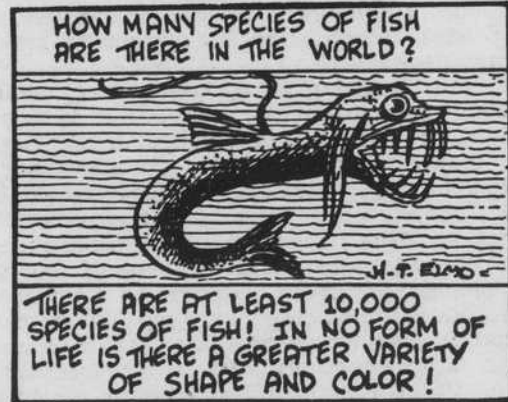
The decision whether to buy on credit or not is one that cannot be taken lightly. It is easy to sign your name or say, "charge it." But the big question is, should you purchase most items in this manner. The total cost of most items is much greater if you do.

Large purchases like homes and automobiles are normally bought on time payment. When they are, as much as possible should be paid down, and the lowest interest rates possible secured for paying off the balance.

One last word of caution is to be sure that the company you make a purchase from does not "sell" your papers to a finance company. Finance companies are not liable for or guarantee anything. This could prove to your disadvantage.

Cash purchasing is the best way to buy. If you do not have the money available try to wait until you can save before you purchase.

## TELL ME



## Crossword Puzzle

1	2	3	4	5	6	7	8	9	10	11
12				13			14			
15				16			17			
18				19			20			
21				22						
23	24	25		26	27		28	29	30	31
32			33		34		35		36	
37			38		39		40		41	
42				43			44		45	
46	47						48		49	50
51									52	
53									54	
55									56	
57									58	
59									60	

- ACROSS**
1. Disdain
  5. Mark briefly
  8. Casual talk
  12. Ice cream holder
  13. Stray
  14. Flower
  15. Entrance
  16. Salter
  18. Reexamine
  20. Shaft
  21. Recline
  22. Boy's nickname
  23. Mimic
  26. Attempt
  28. Compact
  32. Reckless
  34. Dry
  36. Antlered animal
  37. Crawl
  39. Weep
  41. Children's game
  42. Roman bronze
  44. Seize: slang
  46. Number
  48. Volcano's mouth
  52. Produce
  54. Half: prefix
  55. English school
  56. For each
  57. Slide
  58. Large amount
  59. Posed
  60. Cereal grass
  11. Norse war god
  17. Let flow
  19. Squat
  23. Bow
  24. Average
  25. Compass point
  27. Affirmative
  29. Seine
  30. Ocean
  31. Work unit
  33. Sky
  35. Combined action
  38. Peep
  40. Block
  43. Cracks
  45. Lowest voice: mus.
  46. Bristle
  47. Seth's son
  49. Tissue: anat.
  50. Send forth
  51. Tears
  52. Jewel
  53. Beverage
- DOWN**
1. Wound mark
  2. Protuberance
  3. Single thing
  4. E. Indian pepper plant
  5. Pranksters
  6. Metallic rock
  7. Treatise
  8. Over-shadowed
  9. Intimation
  10. Toward sheltered side
- ANSWERS ON PAGE 21**

SLOTS & POOL

PACKAGE GOODS

## Hughes Package Liquor

509 JACKSON  
LAS VEGAS, NV 89106

NATHANIEL & JOHNNY HUGHES  
648-9846