



SBA TO CO-SPONSOR BUSINESS WORKSHOP WITH NUCLEUS ASSOCIATES

A series of business workshops are planned for locals who are interested in starting a business beginning Thursday, January 15 at 7 p.m. at the Economic Opportunity Board Multipurpose Room, located at 1818 Balzar in Las Vegas. The workshop will be free to the public and is co-sponsored by the Nucleus Associates Local Development Company and the U. S. Small Business Administration. Special Guest Speaker Mardon Talbot will represent the Active Corps Executives (ACE) an organization of volunteers who have been associated with SBA to help small businesses solve operating problems. For more information on this workshop, call 647-4408 or 385-6611.



Insurance Corner

By ALEX THOMAS
Ebony Insurance Agency

HOW MUCH FOR THE HOMEOWNER?

It is said that insurance is paying dimes for dollars. But a legitimate question for the owner of a homeowners policy is, "How many dollars will I receive for a casualty loss?"

Coverage provided in nearly all homeowners policies carries a deductible provision. This means that the person holding the policy pays the first \$50 or \$100 or more in damage or losses, and the insurance company pays the remainder.

It is important to know that in order to be assured of full payment for any partial damage to your home, you must have it insured for at least 80 percent of its full replacement value. For example, if your \$30,000 home is insured for \$24,000 or more, and a fire does \$2,000 damage to your kitchen, you will receive the entire \$2,000 minus the deductible. If on the other hand, your home is insured for less than \$24,000, you will receive only a percentage of the \$2,000, depending on how much the kitchen had depreciated in value prior to the fire.

This information has been brought to you as a public service by EBONY INSURANCE AGENCY, 808 So. 6th Street, Las Vegas. Phone: 382-2431. Your one-stop answer to complete insurance protection.

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KENNETH C. WESTFIELD, M.D.

Announces the opening of an additional office in the Spring Valley Health Center for the practice of Ophthalmology

Offices located in Las Vegas at:

Spring Valley Health Center
3880 So. Jones, Suite 213
362-3423

Sahara-Rancho Medical Center
2200 S. Rancho, Suite 122
382-9799

Real Estate is a people business Here is one of the people at Toler Realty



Residential Income & Land Commercial

Robert Foster

Robert is a lifelong resident of Las Vegas. His many friends and relatives are among his many clients and customers. He recently completed the requirements to attain the designation of G.R.I. (Graduate of Realtors Institute) Robert now serves residential clients, but is mostly inclined to branch into commercial and income sales. Robert also serves on the Board of Directors of the Miss Black Teenage - Nevada Pageant and as Vice President of the West Las Vegas Jaycees.



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Equal Housing Opportunity

Blood Service Needs Volunteers

The Nevada Blood Service needs five telephone volunteers. Hours are flexible. Call 382-5260 for details.

United Cerebral Palsy is sponsoring a "Weekend With The Stars Telethon" Jan. 17 and 18 at the Landmark Hotel.

The Las Vegas Art Museum needs a volunteer office worker. Typing not vital, but an advantage. Call 647-3995.

If you can give just one or two hours a week, please call Sue at Special Olympics 735-9156.

Men Surrender To Metro For Bar Killing

Two Las Vegas men surrendered to authorities Friday in connection with the November robbery and shotgun killing of a woman at the Nite Train Disco Bar homicide detectives reported.

The brothers, Demetrius Smith, 19, and Michael Smith, 20, 703 N. "H" St., turned themselves in to Metropolitan Police detectives around 1 p.m. according to Sgt. Frank Jerevic.

"The suspects were wanted on county grand jury warrants on robbery and murder charges."



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