

TRAVEL with Bates

By Sandl Bate



Experience exhilarating Africa, the most mysterious continent in the universe. A vast land where nature has reigned unchallenged; a world without time. A land where we can still witness panoramas known only to Africans for countless generations. Africa a land never fully tamed, vast parts of it have never been completely surveyed or explored. Millions of square miles from tropical seas and trackless jungles to snowcapped mountains straddling the equator.

An eden-like land that is one of the last places on earth where enormous numbers of wild creatures and animals can still be observed roaming free.

Have you ever wished for real adventure, or longed to experience nature in its stunning grandeur? Have you ever con-

sidered how an exhilarating vacation could enhance your life? An African wild life Safari could be the ultimate answer to your dreams. Once an exclusive extravagance of presidents, kings, maharajahs, and movie stars; the adventure of a Safari is now yours to experience. An adventure that captures the spirit of Africa, its history, its people its wild life. A profound moving and delightful encounter. A blend of adventure, luxury, and fulfillment.

One of the most important decisions in planning an African Safari is choosing which game parks to visit. There are countless national parks, reserves and sanctuaries in Africa, each with its own distinct land forms, climate and diverse mix of wild life.

Kenya is a journey to remember, so far and remote from our

BUSINESS

Bank Profits Increase

WASHINGTON - The nation's banks earned \$18.6 billion last year, a 15 percent increase over 1990, even though 11 big banks lost money, the Federal Deposit Insurance Corp. said Monday.

In a preview of a report to be released later this week, the agency attributed the improvement entirely to an increase in gains from selling Treasury notes and another securities.

It was the industry's best performance since 1988, when it earned \$24.8 billion. The banks earned \$16.1 billion in 1990.

However, operating income, which excludes profits from securities sales, fell slightly, to \$14.8 billion from \$15 billion.

"For all the pain and strain in '91, that's not so bad," William Taylor, FDIC chairman, told reporters after a speech to the Institute of International Bankers.

A key measure of profitability - return on assets - also edged higher, from 0.49 percent in 1990 to around 0.55 percent last year, he said. Because the prices of Treasury debt rise as interest rates fall, the country's 12,000 banks were able to earn \$3 billion from securities sales in 1991 compared with \$481 million year earlier.

Taylor, in his speech, conceded that the average size of troubled banks has increased "in a pretty sizable fashion."

While the number of banks on the FDIC's problem list has held relatively steady, the amount of assets held by banks on the list has soared 51 percent between June 30 and Jan. 31 to an all time high.

The Number of institutions on the list over the seven months has risen from 1,033 to 1,071 while assets have increased from \$404 billion to \$613 billion.

daily lives that the mention of the name stirs our imagination. Any African adventure is enhanced by a journey along Kenya's coast; with its tropical beaches and Arabic flavor. Nairobi is a beautiful city; gateway to game parks and reserves throughout Kenya and beyond. But no visit to east Africa is complete with-

out a stop in the port city of Mombasa. Unwind in a tropical setting that combines history and culture with outstanding beaches, seafood and night life. There is a distinctive Swahili culture where African, Arab, Persian, Portuguese and Indian Ocean. Explore the quaint maze-like streets of the Arab-influenced old town or shop in ancient Bazaars full of oriental carpets, chest and brass ware brought from the Persian Gulf. At night you may sample the city's sophisticated night life. The trip from Nairobi to Mombasa could be done by overnight sleeper train.

Basking in the tropical sun off the coast of Kenya lie the ninety islands of the Seychelles. Settled by a friendly mix of European, Indian, African and Asian People these islands provided a hiding place for coastal pirates for over two and a half centuries. The Seychelles' hospitality now extends to a small number of discriminating visitors who find miles of white sand beaches, coral reefs ablaze with colorful tropical fish, from the stresses of the modern world.

Hidden away among the mangrove thicket of Kenya's South Coast, Funzi Island is "The Fishing Resort no one knows about." Kenya's deep sea fishing season is October to March. During this time those in the

know gather in the fabled Pemba channel where trophy billfish are regularly caught from the decks of two superbly converted brawn fishing boats. Small, private and secluded Funzi Central dining room and bar. Superb seafood is prepared by the brass horn provides background music. The pace is relaxed, the sunsets spectacular and sports unmatched including: Swimming off the island is deserted beach, wind surfing, canoe trips, walks on the island snorkeling and even optional game viewing at nearby Shimba Hills National Park.

In the remote bush or in the big cities, your adventure in Africa is greatly enhanced by the quality of your accommodations. Africa offers a selection of fine hotels, luxurious game lodges, and resorts as well as the finest tented camps on the continent all of the hotels conform to high standards of service and comfort. The ark in Aberdare National Park is the finest tree hotel in Kenya. A visit to Kenya is not complete without a visit to one of the tree hotels; perched above water holes and salt lick where both predator and prey mingle and a watchman stands guard to call visitor when special animal sightings occur.

For those travelers whose ideal adventure is a tented Safari; mobile camping units are models of service and unbelievable comfort in the heart of the African bush. At exclusive camps in some of Africa's great game parks you can enjoy first class sleeping accommodations, hot showers, private facilities and gourmet food.

Each day brings new adventures through the geography, history, tribal lore and wildlife of Kenya. You'll experience the real Africa; incredible lakes and mountains, vast plains, magnifi-

cent wild life and you will capture the spirit and soul of the country as well.

HELPFUL HINTS:

1. Climate-the year round climate in East Africa is ideal. The days are usually warm and dry 70 to 80 degrees. The nights are cool and pleasant.

2. Don't forget to bring a hat for protection, especially when on Safari. Sunglasses can prove invaluable.

3. Dress comfortable, cotton fabrics are always appropriate in the bush. Khaki shirts/trousers some hotels require jackets and ties-but the rule is casual dress.

4. Most hotels provide laundry service.

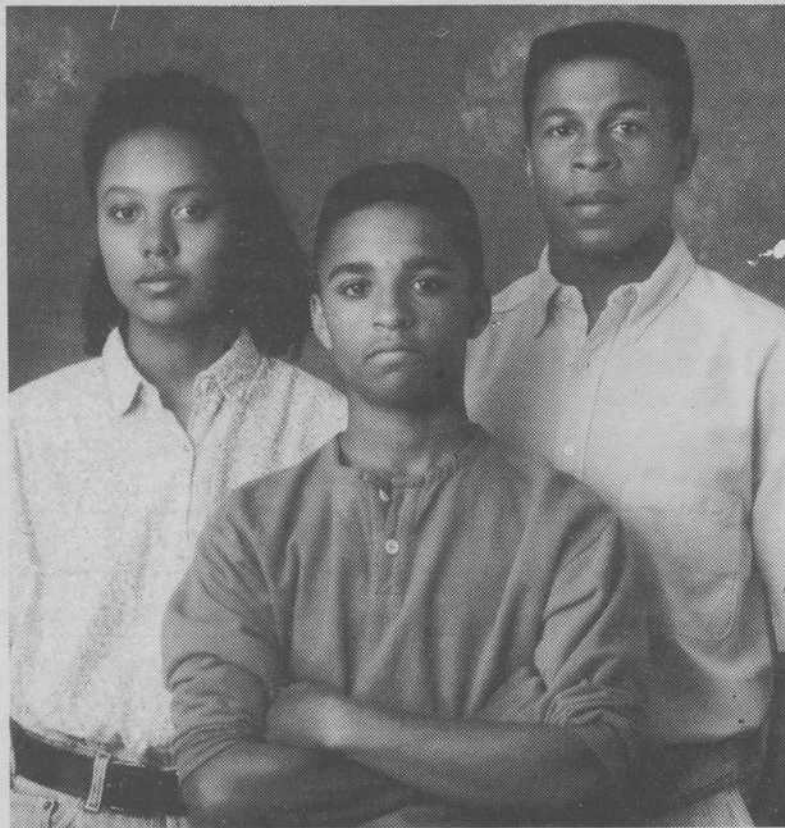
5. What to buy: Masai beaded necklaces, bracelets, belts, various tribal shield and spears, Kikuyu hand-crafted baskets, Wakamba wood carvings, Kisii soapstone sculptures, wall hangings in batik and banana leaf collage, lambskin mats and native tie-dyed cotton and semi-precious stones.

6. Currencies: it is recommended that travelers carry little cash and as much money in convertible traveler's cheques as they wish. It is strictly forbidden to take Kenya shillings out of East Africa. This is true even traveling from Kenya to Tanzania. You must exchange your currency before leaving the country.

7. Travel documents: a valid passport and a Visa are required for travel in Kenya and Tanzania.

8. Medical information: there are mandatory inoculations that are required prior to entering East Africa.

The excitement of an African Safari awaits you; an unforgettable journey that will give you a lifetime of enjoyable memories.



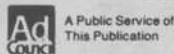
If all your children deserved to go to college,
but you could only send one, how would you choose?

A better question is why should you have to choose? Why shouldn't every bright, hard-working kid get a chance to fulfill his or her dreams?

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