

# BUSINESS

## MONEY RETIREMENT PLANNING

by Terrence R. Johnson,  
MBA The Equitable

Retirement planning today must consider several factors:

**Inflation.** Even at a relatively moderate rate of five percent, a 1992 dollar will be worth only about \$.60 by the time 2000 rolls around.

**Uncertainty about Social Security.** It's not likely that Social Security will be abolished, but its percentage contribution to the typical retirement plan may diminish.

That's because there are more and more retired people drawing from the program and proportionately fewer productive workers paying into it.

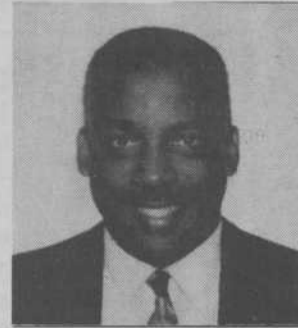
**Uncertainty about employer-sponsored pension.** Traditional pension plans are becoming more expensive to fund and administer. Some companies are eliminating or drastically altering them.

**Longer life spans.** This is good news/bad news story. We'll live longer, and the longer we live, the more money we will need for retirement.

**Rising tax rates.** Recent actions by Congress have shown that tax rates are subject to increases. If rates do rise, popular retirement options like IRAs and Keoghs may not be as good as they now seem. Sheltering income from current taxes at 28

percent doesn't always make sense if you expected to pay taxes on the money at a substantially higher rate when you withdraw it.

Many business owners neglect planning for their retirement. They may be too busy building their business to think



TERRENCE R. JOHNSON  
25 or 30 years down the road, or they may feel they need to plow  
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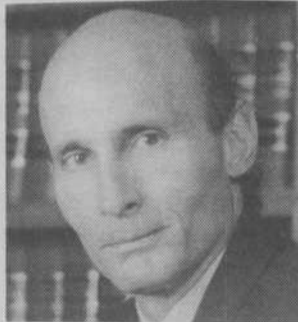
## LEGAL BRIEFS

By Edward M. Bernstein

Look at your hand and wrist. You will be amazed at its complexity. There is probably no other body part that is more important in the work place. Injuries such as Carpal Tunnel Syndrome, inflamed tendons and nerve damage not only interfere with our ability to perform at work, but are painful and greatly restrict our daily lives.

In some states, including Nevada, employees who suffer from these ailments may receive full pay and benefits while they are off work. In order to collect Worker's Compensation benefits, employees face the heavy burden of proving that their injuries are work related. Employers can make benefits additionally harder to acquire by calling such impairments "pre-existing conditions".

The consequence of such burden of proof can result in people being denied benefits. For these reasons, as well as fear of being demoted or even terminated, many employees never even file claims for benefits. Unfortunately, the majority of the work force are not educated in Workers Compensation laws and procedures. Therefore, the "First Step" in seeking benefits for claims due to Carpal Tunnel Syndrome or any other work related injuries would be to seek advice from an attorney that concentrates in Worker's Compensation laws.



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## TRAVEL with Bates

By Sandi Bates



Capture the spirit of an unforgettable vacation adventure. Sample the pleasures of one of the finest travel experiences in the world. Embark on a classic cruise; it's a voyage featuring enchanting ports of call and comfortable days at sea. Your time at sea is designed for every luxury; a time to renew your body, mind and spirit. The highly personalized service and impeccable facilities that are the hallmarks of ultra deluxe cruising.

Capture the spirit of discovery on a cruise designed to unveil the culture, history and natural beauty of the world. Sail wherever you wish for as long as you wish; from three day gateways to exciting twenty eight day adventures. Discover Europe's most fascinating destinations! Wherever you sail expert lectures on such topics as archaeology and history will enhance your cruise experience. Choose the Mediterranean, Western Europe, Baltic, the Greek Isles, Turkey, Italy, the Holy Land, the North Cape, Spain, North Africa and/or the Canary Island.

Discover the unique beauty of Alaska's scenic coastline. Explore Alaska's interior on exciting optional shore excursions and land packages. How about a jaunt along the western coast of the United States? Or a leisurely voyage along the eastern seaboard of North America from Fort Lauderdale to Montreal where you will experience autumn in its splendor.

Relaxation, gracious services, amenities, and a variety of activities highlight each day. A cruise is a vacation unlike any other. The elegant vessels offer splendid programs of shipboard activities to stimulate the mind and nourish the spirit! No matter what your day holds in store; begin with a leisurely breakfast. Rise and shine to the delights of the ship's dining room which serves a full course breakfast or a tempting buffet.

Swim in the turquoise waters of an indoor or outdoor pool. If the comfort of a deck chair beckons, relax and catch up on your reading. Stay in shape during your vacation with shuffleboard, table tennis, or golf lessons. The spa offers beginner, intermediate and advanced fitness programs designed to keep you in form. In addition choose from aerobics, hydro calisthenics, and the facilities of a modern gymnasium complete with training equipment. After your workout treat yourself to a relaxing massage or juczuzzi or whirlpool bath to soothe tired muscles.

Lunch can be as formal or informal as you like. Pamper yourself with a noontime feast in the restaurant or choose a little of everything from the luncheon buffet. Look forward to an afternoon of indulgent diversion; dancing lessons, a fully stocked library or sit in on a lecture. The theater shows a variety of films and the lounge is an ideal spot to spend some quiet time. Shop at the boutique for a special gift or have a complete beauty makeover at the salon.

Your stateroom reflects the essence of elegant living at sea; its tasteful decor defined by classic furnishings and soft pastels. You'll appreciate many thoughtful amenities: a basket of fresh fruit changed daily, a telephone, faxes by satellite, television featuring CNN

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The Las Vegas

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