

# BUSINESS

## BANKAMERICA FOUNDATION PROVIDES FUNDING FOR LAS VEGAS AFFORDABLE HOUSING INSTITUTE

LAS VEGAS — Bank of America Nevada recently announced that the BankAmerica Foundation has awarded a \$20,000 grant to the Affordable Housing Institute of Las Vegas. This grant will be used to help organize and implement a training program that is designed to increase Southern Nevada's capacity to provide low-income families and individuals with af-

fordable housing.

The Development Training Institute of Baltimore, Maryland, will provide the initial training for the Las Vegas Affordable Housing Institute, with United Way of Southern Nevada acting as the administrative agency of the program. United Way's Garth Winckler says he anticipates the program getting underway during the first quarter of next year.

"We're pleased with Bank of America's leadership role in providing as much needed service in Southern Nevada," Winckler said. "The Affordable Housing Institute will provide a strong base for the creation of an affordable housing delivery system in a geographic area."

According to Bank of America Nevada Chairman Richard A. Etter, participation from com-

munity-based organizations such as nonprofit groups, developers, bankers and government officials is essential if the program is to succeed.

"Providing an opportunity for these groups to come together will result in a better understanding of the constraints and capacities of each group," Etter said. "The only way we're going to alleviate homelessness in our area, as well as the state, is if the public and private sector work together."

Since its founding in 1981, the Development Training Institute has trained more than 1,000 practitioners in the field of community-based development. These individuals have been responsible for completing projects with a total value of approximately \$500 million since their participation in DTI-sponsored programs.

When the program begins next year, the Affordable Housing Institute will conduct a series of four workshops for approximately 35 to 40 local practitioners. Winckler says these series of workshops, combined with the local delivery of technical assistance and the availability of pre-development funding and project financing, will provide participants with the support necessary to undertake projects in a structured and accountable manner.

Bank of America Nevada has committed \$18 million over the next three years to affordable housing projects throughout Nevada. Etter says this money will be loaned at below-market interest rates for non-profit affordable housing projects serving low- and very low-income households.

BankAmerica Foundation is the philanthropic arm of BankAmerica Corporation. The foundation funds private, non-profit, tax-exempt organizations engaged in health and human services, education and the arts.

## ARMSTRONG'S TRAVEL RECEIVES ENDORSEMENT

Las Vegas - Armstrong's Travel, 300 West Owens, Las Vegas, NV 89106 has been endorsed by IATAN.

"Armstrong's Travel has become one of over 29,500 locations throughout the U.S. to hold the IATAN endorsement," said Rosella Rosen. "The IATAN

window decal means we have been officially recognized by the organization that acts on behalf of 77 international airlines serving the U.S." she added.

To obtain IATAN endorsement, travel agents must undergo an on site inspection of their facilities and a meticulous

review of their business standards by an IATAN area representative. The program is aimed at confirming the financial stability of the agency and recognizing staff and managerial proficiency. To retain the IATAN endorsement, an agency must abide by these standards at all times.

To elaborate Ms. Rosen said, "The consumer has many varied and attractive choices. This, in turn, requires effective marketing and ticket distribution on the part of travel agents."

Rosella Rosen of Armstrong's Travel emphasized that development of expertise in international travel arrangements is of value to the experienced traveler and a necessity of the novice. Ms. Rosen continued, "Today's sophisticated traveler recognizes the value of dealing with professional sales outlets. We are excited about adding international ticketing and planning to our agency skills. It is a double pleasure to give reliable service while fulfilling a customer's dream of traveling to exotic and faraway places."

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## TRAVEL with Bates

By Sandi Bate



Experience the wonders of Brazil! Sights you could never imagine. Let us take you to this continent of matchless beauty and contrasts of tropical forest, long stretches of white sandy beaches, lush green mountains that plunge into the deep blue sea. The country is full of local color, yet cosmopolitan.

Stretching along Brazil's picturesque coast line between Rio and Sao Paulo is the Costa Verde, a 175-mile strip of breath taking scenery along the rocky shore where dense tropical jungles dip down to touch the sea. This area is the gateway to one of the most unspoiled areas in Brazil. Long sweeping bays, pristine beaches and tiny fishing villages look out on some 300 tiny islands where swimming and cruising are a favorite pastime. Visitors are welcome at the fine hotels fashionable clubs and weekend villas.

One of Brazil's best kept secrets is the village of Buiois; A very small rustic fishing village less than 125 miles from Rio which was discovered by the wealthy and famous of Rio who were looking for a weekend retreat away from the hustle of Rio's beaches. To cater to the "jet set," this secret paradise offers the finest restaurants and beach boutiques. The village remains a private playground for the "IN" crowd, who have built spectacular homes.

The Golden Coast of Northeastern Brazil is said to have the most beautiful beaches and finest weather in the world. This is the area that one-third of the population lives. You will find cities like Salvador, which has been called the true soul of Brazil. Its colorful blend of Africa, Indian, and European cultures has held an irresistible fascination for poets, artists and visitors since the Portuguese first landed 441 years ago.

Visit Natal, the most easterly city on Brazil's mainland, known as the jumping off point for early flights across the South Atlantic to Africa and Europe.

The Southern Region of Brazil comprises the capital of the booming state of Minas Gerais, where gold, diamonds, and precious stones are still mined.

Visit the marvelous city of Rio de Janeiro, which defies Comparison. Explore Sao Paulo, the fastest growing city in South America. This city is also industrial, commercial and artistic.

The country side in Southern Brazil is especially beautiful, with charming towns. Its European immigrants, and invigorating climate offer best beef and colorful Brazilian gauchos.

The Amazon Region is unquestionable one of the great natural wonders of the world and one of it's last frontiers. Stretching over 750 million acres, this vast and mostly unknown tropical basin produces more than one-quarter of the world's oxygen and is known to be inhabited by at least one million of the five million species of plants and animals in the world. Travelers can book cruises and jungle tours.

The Central West Region covers more than 85,000 square miles and is believed to be the largest freshwater wetland in the world. You will find more than six hundred species of birds, making it a prime destination for bird watchers, naturalists and wild life photographers from all over the world. Travel through Brazil is a unique and memorable excursion.

### TRAVEL TIPS

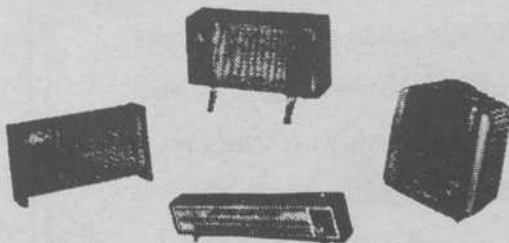
1. All Latin American countries require a valid U.S. Passport. Additionally, Brazil requires a visa that is obtainable free from the nearest consulate.
2. Best advice is to drink Bottled Water. Insist that the bottle is opened at your table. Excellent beer and soft drinks are plentiful.
3. Accommodations range from primitive jungle to budget, to deluxe. A great many new luxury resorts and commercial hotels have recently opened throughout the continent in the past few years.
4. The weather is pleasant year round. Remember seasons are reversed, winter begins June 21 and continues until September 20th.
5. Shopping is such a bargain in Latin America, you will spend more than planned. Take half of what you think you need, and twice the money you think you will spend.

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