

STATE OF NEVADA
**SECOND ANNUAL
 CULTURAL DIVERSITY
 EDUCATORS
 RECRUITING FAIR**

**SATURDAY, MARCH 27, 1993
 9:00 A.M. - 4:00 P.M.**

**WOODBURY MIDDLE SCHOOL
 LAS VEGAS, NEVADA**

TEACHERS & COUNSELORS

THE STATE OF NEVADA INVITES YOU TO ATTEND THE SECOND ANNUAL RECRUITMENT FAIR. REPRESENTATIVES FROM SEVENTEEN COUNTIES WILL BE ON HAND TO INTERVIEW PROSPECTIVE EMPLOYEES FOR THE 1993-94 SCHOOL YEAR.

MINIMUM REQUIREMENTS: TEACHERS must hold a BA/BS and have completed a teacher education program, including student teaching. No alternative licenses are accepted. **COUNSELORS** must hold a MA/MS degree in School Counseling (teacher education background preferred).

TESTING: Nevada requires the PPST (C-BEST accepted), as well as the National Teacher Examination (NTE). Nevada School Law, Nevada Constitution, and U.S. Constitution are also required (these may be met by testing and/or by completion of coursework at a university).

SALARIES: Salaries and benefits are dependent upon the individual county salary schedule. Nevada has no state income tax, a low cost of living, and low taxes.

FOR MORE INFORMATION CONTACT:

Yolanda Arrington, Director of Recruitment
 Clark County School District
 2832 E. Flamingo Road
 Las Vegas, Nevada 89121
 (702) 799-5298

BUSINESS

McCARRAN INTERNATIONAL AIRPORT DISADVANTAGED ENTERPRISE PROGRAM OPENS DOORS FOR NEW BUSINESS

**Incentives Allows
 First New Business
 to Open at McCarran
 Since Early 1992**

LAS VEGAS, NEV. — A program that provides incentives for businesses owned by women and minorities recently resulted in the first new business opening at McCarran International Airport since April, 1992. The Disadvantaged Business Enterprise (DBE) program, a joint effort between McCarran International Airport and the Federal Aviation Administration, facilitated the opening of a new travel center on the second floor of the airport's main terminal. Airport Travel Services provides complete airline, hotel, and car rental reservations, as well as other travel and entertainment services.

Prior to the opening of Airport Travel Services, McCarran International Airport did not house a travel center. "The addition of a travel center makes a wider variety of services available to the traveling public, by offering immediate, on-site access to reservation systems, events and information of activities throughout the (Las Vegas) valley," said Clare O'Brien, McCarran's marketing and advertising manager. "At the same time, it helps us enhance our overall DBE participation."

The DBE program provides

FINANCIAL REPORT ANNUITIES: A SECURE ALTERNATIVE

By Fred Snyder

All investments have some risk associated with them. Risk is simply a fact of life in the investment work. In the past several years, we've seen the stock market hit some of its grandest highs. We've also seen some of its most dramatic declines. Even traditionally solid investments like Government bonds are subject to risk from inflation and rising interest rates. That key is to identify how much risk you are willing to accept. As a general rule, the lower the risk the lower the return on your investment. The higher the risk, the higher the return on your investment.



(Left to Right) Rex Harrell, owner of Airport Travel Services, Robert Broadbent, director of aviation at McCarran International Airport, Otis Harris, Co-owner of Airport Travel Services, and Clare O'Brien, director of marketing and advertising for McCarran, are standing in front of Airport Travel Services, the airport's only travel center and the first new business to open in McCarran since December, 1991. The travel center is one of the first businesses to take advantage of new incentives offered by the airport's Disadvantaged Business Enterprise program.

opportunities for both retail and commercial businesses and construction contractors. In order to receive DBE assistance, a business must be certified as a disadvantaged business enterprise. To qualify, the organization must be a small business, majority owned by a socially- or economically-disadvantaged party, which includes women and ethnic minorities.

Since 1980, the Federal Aviation Administration, under the Department of Transportation (DOT), has had in place a policy that provides assistance to businesses owned and controlled by

women and minorities. While more than 20 percent of the concessions currently contracting at McCarran are certified disadvantaged business enterprises, Airport Travel Services was one of the first to begin service at the airport following the establishment of new DOT rules related to DBE opportunities for concessionaires.

Airport Travel Services received its DBE designation being that it is a small business, as defined by Section 8(a) of the Small Business Act, co-owned by Otis Harris, who is African-American.



FRED T. SNYDER

payments to you, while the account continues to earn interest. These payments can be made monthly, quarterly, semi annually, or annually and you also select the pay-out period, usually ten or twenty years, or you may receive payments over your (See Financial Report, Page 7)

Regardless of age or position, all prudent investors should have some portion of their investment portfolio that is secure. Annuity Contracts offered by insurance companies can fill this need, while offering some tax benefits.

An annuity is an investment contract between you and an insurance company. The contract goes through two distinct phases: an accumulation phase and a pay-out phase. During the accumulation phase, your money will collect interest. The interest on this money will not be taxed until it is withdrawn. During the pay-out phase, the insurance company begins making