YUCCA MOUNTAIN

(Continued from Page 5) A poll, conducted by Pen +

April 1, 1993

Schoen Associates, Inc., sampled 756 Nevada registered voters during the week of February 15, 1993 and showed that 83 percent of those sampled believe that Governor Bob Miller should begin discussions about benefits. 75 percent of those polled also thought that despite their campaign pledges to fight the study, elected officials should now urge the state to begin negotiations for benefits.

Respondents to the poll also clearly indicated what type of benefits Nevadans should receive during the site study. Nearly 32 percent of those polled indicated "help with our water" as the top negotiation preference and after water, 25 percent felt monetary benefits should be received.

"AAIFYM" have invited Senator Bryan, Senator Ried, Representative Bilbray, Representative Vucanovich, and Governor Miller to attend another in a series **REAL ESTATE PERSPEC**

of West Las Vegas Community Yucca Mountain Information meetings on Saturday, April 17, 1993 at 7:00 p.m. at The Greater New Jerusalem Baptist Church, 1100 North D. Street.

The meeting will give members of the West Las Vegas community as well as others another opportunity, similar to the one sponsored by the group on January 22, 1993 to discuss the status of Yucca Mountain with project manager Carl Gertz, scientist, transportation engineers, and geologists. There will also be an opportunity (scheduled) to hear opinions and information from Nevada's elected officials explaining their views on Yucca Mountain.

Watson, and 1st Vice- President Leroy Montgomery again asked the Nevada Nuclear Waste Study Committee, a citizens' group, the Department of Energy, and our elected officials to visit our community and explain what nuclear waste is, what the plans for Yucca Mountain are, and why our elected representatives are so opposed to receiving benefits for the state during the site study process.

For more information or if anyone is interested in joining the April tour contact Eddie Watson at 598-5530, or Kati Smith at 791-6972.

NOTE: It's been reported that Governor Bob Miller will meet with U.S. Energy Secretary Hazel O'Leary on Friday in Washington, D.C. and discuss re-evaluating the proposed Yucca Mountain nuclear waste dump.

Miller said in a telephone conversation with O'Leary late last week, the two talked about the possibility of a re-evaluation of the site-selection process.

According to published reports on Tuesday, O'Leary told a House energy panel she wanted to make good on a pledge by President Clinton to Governor Miller that the siteselection process would be reevaluated.

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(Continued from Page 6)

\$50,000.00, or \$4,167.00 per month (your annual income divided by months). If your projected PITI is \$1,300.00, your housing expense-to-income ratio would be 31% (\$1,300 divided by \$4,167). Your overall debt-to-income ratio is determined by adding your monthly housing expense figure to the amount you pay per month on outstanding debts and then dividing the figure by your gross monthly income.

For instance, if your only outstanding debts are a car loan on which you pay \$125.00 a month and a student loan on which you pay \$75.00 a month, your debt-to-income ratio using the above example will be 36%. (Add \$125.00 and \$75.00 to \$1,300.00 for an overall monthly debt figure of \$1,500.00. Divide \$1500.00 by \$4,167, your gross monthly income). If your loan agent tells you your ratios are 31/ 35,, this housing-to-income ratio is 31% and your débt-to-income ratio is 35%. Your housing expense-to-income ratio should fall in the 28% to 33% range, although some lenders will go higher under certain circumstances.

Your total debt-to-income ratio should be in the 34% to 38% range. Your ratios limit the size of the loan a lender will give you. This loan amount added to the cash you have for a down payment (after subtracting about 4% or so of the loan amount for closing costs) will give you the approximate price of the home you can most likely afford.

As always, please contact a professional for all your Real Estate needs or write to me c/o REAL ESTATE PERSPECTIVE, Las Vegas Sentinel-Voice Newspaper, 1201 South Eastern Avenue, Las Vegas, Nevada 89104.

(Continued from Page 6) Water

be held in conjunction with the independence celebration this year. Reggae musicians from all over the world participate in this festival. According to the Jamaican tourism board over 40,000 people will attend this years' festival.

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the following; 1. Valid U.S. passport

 State issued birth certificate with raised seal Water: All drinking water is purified and filtered by the most modern methods."

Shopping: Known for it's crafts markets, wood, straw, beads, embroidery, gold, silver, china, and electronic equipment, Jamaican Rum, liqueur, perfumes, blue mountain coffee and duty free shopping.

Climate: 80 to 86 degrees at sea level year round. Monthly temperatures range is less than 6 degrees. Nights and mountains are always cooler.

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Currency exchange: The rate of exchange at present is \$1.00 (US) equals \$8.00 (Jamaican). Under Jamaican law it is illegal to take Jamaican currency into or out of the island, or to make any payment except in Jamaican dollars.

Religion: African Jamaican religious practices include Gere, Pocomania and Rasta. Most religions practiced in continental U.S.A are also available.

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