

## TRAVEL with Bates

By Sandl Bate



Experience magnificent Mexico; an extraordinary country to explore. A world of natural tropical luxury; rich in culture, history and art.

A land of spirited generous people, colorful costumes, enticing music, picturesque villages with sensational sunny beaches and clear blue water.

The lifestyle in Mexico is set to music and dance, with fun filled activities where almost anything goes. The music most remembered is the Mariachis. A land of silver treasures, handicrafts, art, pottery or tapestry ablaze with color. Party from dusk until dawn or slip away to a secluded spot to revel in it's unspoiled natural beauty.

For the history and culture buff there is plenty to see; for instance, the ancient ruins of 3,000 years of civilization. Visit a conquistador's palace or explore thousands of miles of seashore. Play on the golden sandy beaches of the Pacific coast or the white powdery beaches of the Caribbean side.

Dine casually or elegantly on cuisine ranging from subtle to fiery. Fresh delectable seafood is a specialty. Traditional Mexican and Continental menus can be found almost everywhere. Enjoy a margarita, a beer or "cerveza" while watching breathtaking sunsets.

Relax in the unparalleled beauty of Acapulco, one of the world's great vacation playgrounds, which offers some of the most spectacular beaches. There is a beach to suit every mood. Water sports are provided and conditions for them are perfect.

Acapulco's Roqueta Islands offer an isolated and scenic tranquility of untamed foliage that will linger in your memory. For sightseeing don't miss Zocalo, the main plaza, home to one of Mexico's most unusual churches (blue and gold Byzantine architecture, built in the 1930's).

The exciting bull fights are held at Plaza Caletilla. The best matadors appear during the season from December to Easter. For breathtaking enjoyment, watch the famous cliff divers who perform from La Quebroda cliffs. Timing must be perfect or the divers will be crushed against the rocks 400 feet below.

Cancun, the Mexican Caribbean, is a perfect tropical paradise of unspoiled beaches with clear turquoise water. Life here drifts along at it's own leisurely pace. Mexico's serenade sounds sweetest here where you sense it in the breezes that blow through the palms and

(See Travel with Bates, Page 10)

# BUSINESS

## MONEY MANAGEMENT MAXIMIZING YOUR SOCIAL SECURITY BENEFITS

Don't wait until you need Social Security to find out how the program works. The Nevada Society of CPAs recommends that you take the time now to find out how much you have contributed to Social Security and to estimate your benefits.

### Who qualifies for benefits?

Generally, if you are at least 62 years of age and have paid into the Social Security system, you qualify for benefits. Currently, full retirement benefits are provided at age 65. However, the age at which an individual qualifies for full benefits is gradually increasing. By the year 2027, you must be age 67 to receive full Social Security retirement benefits.

Social Security also offers survivor benefits to widows or widowers who are at least age 60 or older; age 50 and disabled; or any age and caring for a child who is under 16 or permanently disabled. The amount of the benefit is based on the amounts contributed by the wage earner.

Disability insurance is also available through the Social Security system. If you are unable to work because of an injury or illness expected to last a year or longer, you may be entitled to Social Security benefits.

How Social Security Credits are Earned

To claim Security retirement benefits, a person must be 'fully insured.' This means you must have worked (in covered employment) 40 quarters, usually about 10 years, during your lifetime. The amount of income needed to earn one quarter of coverage varies for each year. As of January 1, 1993, you re-

ceive one credit for every \$590 of earnings. However, you cannot earn over four credits in one year. Keep in mind, too, that quarters of coverage are credited regardless of when the money was earned during the year.

Calculating your Benefit Amount

Your date of birth, the type of benefit for which you are applying, and your average lifetime earnings determine the amount of your benefit. In calculating your average earnings, the lowest five years of annual earnings are not counted.

If you and your spouse have (See Money Mgt, Page 10)

## FIRST WESTERN BANK ANNOUNCES ACQUISITION

Anne Bacon, President of First Western Bank, announced today that the bank submitted the winning bid to the Resolution Trust Corporation (RTC) for local branches of Atlantic Financial.

Under the agreement with the RTC, First Western gains total deposits of approximately \$55 million from Atlantic Financial, increasing the bank's total assets to over \$740 million. In addition, the bank will assume two of the Atlantic Financial branch sites, located at Tropicana and Jones and at Topaz and Desert Inn.

According to Bacon, they hope to have the two branches open under the First Western banner August 1, 1993. Bank patrons will enjoy the same full-service banking convenience available at all First Western

branches, including real estate loans and free Lifeline checking accounts.

"The acquisition of these two Atlantic Financial branches," Bacon says, "increases our present financial network to 18 offices throughout Nevada." In addition, First Western has received approval to open one new branch in northwest Reno, and three new branches in Las Vegas: in the Nucleus Plaza, Green Valley, and Summerlin. The bank is also awaiting approval to open a new branch in

The Lakes. They expect all five offices to be fully operational by the end of the year. This will bring the First Western Bank Network to 23 branches in Nevada.

First Western now enjoys the status of being "well-capitalized," which places it among the highest capitalized financial institutions in the nation.

First Western Bank is a wholly-owned subsidiary of First Western Financial Corporation, listed on NASD under the symbol FWES.

## CENTEL BECOMES PART OF SPRINT

Following Centel's merger with the Sprint Corporation Centel-Nevada is now one of the Sprint family of telecommunication companies.

"Beginning today (Monday, May 10), we will be called Sprint/Central Telephone-Nevada. We are proud of our 31 years of performance in the Las Vegas Valley as Centel and look forward to serving our customers even more effectively as part of the Sprint Corporation," said Dianne Ursick, President of Sprint/Central Telephone-Nevada. "Our mission will be to continue providing the same high quality service with the same team of 1745 dedicated employees who have a commitment to our customers."

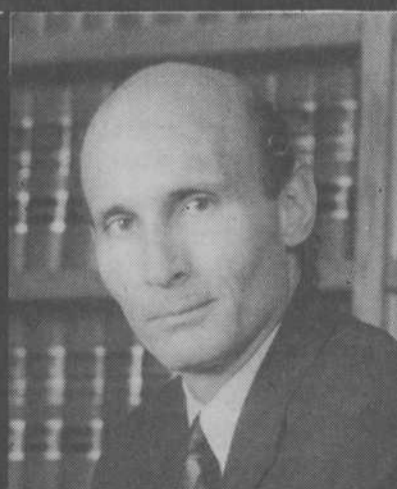
Ursick added, "It is important that our customers realize that there will be no impact on their choice of long distance carrier. Our local customer still had the ability to choose their long distance company at anytime. In addition, our very active and long standing role in the community as the local telephone company will grow even stronger," Ursick concluded.

A new logo, combining Sprint and Central Telephone-Nevada, will be phased into use over the next several months with the Central Telephone-Nevada identity appearing in the next few weeks on company signage and on over 500 vehicles. Sprint/Central Tele-

(See Centel/Sprint, Page 10)

**EDWARD M.  
BERNSTEIN  
& ASSOCIATES  
Attorneys At Law**

Practicing Primarily In  
**ACCIDENTS AND INJURIES**



Se Habla Español  
Offices in Las Vegas, Reno,  
Laughlin & South Lake Tahoe

500 So. 4th St., Las Vegas

**384-4000**

"Notice to the Public: Neither the State Bar of Nevada nor any agency of the State Bar has certified any lawyer identified here as a specialist or as an expert. Anyone considering a lawyer should independently investigate the lawyer's credentials and ability."



Homes • Offices • Apts • Bars • Etc...

**GOODIE'S CARPET CARE  
& JANITORIAL SERVICE**

(702) 647-6373  
D. GOODIE GOODLOE PAGER (702) 381-1382