

# TRAVEL WITH BATES

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salts and bath gels are gently rubbed over the skin with a loofah sponge. This results in a healthy all-over body glow.

A rejuvenating facial is just the right touch to revive tired skin. Experience the hydrotherapy which is a soothing and revitalizing form of water massage.

The water is conditioned with mineral salts and therapeutic oils to enhance relaxation and comfort.

You will want to try the scalp and reflex zone treatment which is a relaxing therapy focused on

the scalp, feet, and back.

Key pressure points are massaged with aromatic essential oils to relax and invigorate the body.

The La Costa Salon was named salon of the year for good reasons. The most important one being the expert hairstylists who dedicate themselves to making you look your absolute best. While your hair is being styled and treated indulge in a relaxing manicure and pedicure or a reviving facial.

A men's salon was created especially for the man who appreciates privacy in grooming

and who takes pride in looking and feeling his best. Both men and women can continue their hair and skin care programs at home with a full line of fine La Costa products.

La Costa guest accommodations elegantly enhance the total resort experience.

The beautiful accommodations are always spotlessly maintained. From deluxe rooms, to breath taking one, two and three-bedroom suites, to five exclusive private residences.

Your lodging is as luxurious and unique as you'd expect from one of "the leading hotels in the

world." Besides getting a room with a view you will get a room with a point of view. A complete dedication to your peace, privacy and comfort.

A great resort offers many dining choices. At La Costa, you can experience a variety of distinctive restaurants without leaving the grounds.

From the elegance and laute cuisine of Pisces and Ristorante Figaro, to the fun and varied menu of Brasserie La Costa; you'll discover a dining experience to suit every taste. What diversity for throwing a party or planning a group function.

La Costa gift certificates are a wonderful way to surprise your spouse, family, friends and colleagues with a special gift from La Costa Resort and Spa.

You can choose from a variety of exciting mid-week or weekend La Costa golf, tennis, spa or ultimate resort package

plans. Please call your travel agent for assistance.

Recharge your body, clear your mind, and let your spirits soar! The feeling will stay with you long after you have left La Costa Resort and Spa.

### TRAVEL TIPS

1. WEATHER- Can be cool, warm, rainy, or cold, be prepared for any changes.

2. CLOTHING- Bring casual, sports, swimming, and gym attire. Tennis or golf accessories for those who indulge in those

sports.

3. Be prepared to spend all of your time on the grounds of the resort for maximum benefits and relaxation.

4. Appointments are needed for sports activities, courts and golf course.

5. Appointments are required for spa and gym fitness activities.

La Costa is a great hideaway for couples, but it is also a wonderful get away for families. Enjoy!

# MONEY MANAGEMENT

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ancing. Finally, divide your total closing costs by the amount you would save monthly. This resulting figure represents the number of months it will take you to pay off your refinancing costs. If you don't plan to stay in your house long enough to reach this break-even point, refinancing probably doesn't make sense for you.

### TAX CONCERNS

CPAs remind homeowners to consider the tax implications of refinancing. First, it's important to note that although points paid up front when you buy or construct a home are fully deductible in the year of the purchase, points paid in connection with refinancing must be deducted over the life of the loan, whether you pay them in cash or add them to the loan amount. There's one exception:

If you plan to use part of the new loan for home improvements, the points that are attributable to that part of the loan are deductible immediately.

CPAs also point out that a reduction in your interest rate means a smaller interest deduction on your tax return.

If you have claimed extra allowances on your W-4 form based on your mortgage interest deduction and refinancing significantly reduces the amount of interest you pay, you may need to recalculate the number of allowances you have claimed.

**MONEY MANAGEMENT is a weekly column on personal finance prepared and distributed by Certified Public Accountants. Contact: Nevada Society of CPAs, 5270 Neil Road, Suite 102, Reno, NV 89502.**

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# CENT'Sprint

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t's official! Sprint and Centel have merged. We've got a new look, but the same people, technology and commitment that have been delivering your Southern Nevada telephone service will continue to do so.

As Centel joins Sprint to create one of the largest, most technologically-advanced communications companies in the world, each of our Southern Nevada customers can count on one thing: service and reliability will remain the focus of everything we do. You will continue to have your choice of long distance carriers.

Our vision is to be a world-class telecommunications company — the standard by which others are measured.



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