

A.B.C. TO ACCEPT APPLICATIONS FOR THE FALL TRADE APPRENTICESHIP TRAINING PROGRAMS

LAS VEGAS - The Associated Builders and Contractors of Southern Nevada will accept applications for both its certified Electrical Apprenticeship Program and Sheet Metal Trainee Program from July 12 through July 23.

Applications will be given to candidates between 3 p.m. and 5 p.m. on those dates at the offices of G.B. Electric, Inc., 3021 S. Valley View Blvd., #208, Las Vegas.

All applicants must meet the following requirements:

- 1) Proof of age (minimum 18 years).
- 2) Proof of High School Graduation or G.E.D.
- 3) Physicians statement that the applicant can do construction work.
- 4) Take and pass a math exam at the time the application is filled out.

All minorities, and especially females, are encouraged to apply. All contractor members

MONEY MANAGEMENT

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Another financing alternative is a home-improvement loan. Although you may be able to obtain the funding you need in a matter of weeks, the terms of the loan can be expensive. Home improvement loans generally have short repayment terms.

In most cases, it's wise to avoid financing a home improvement through credit cards. The interest rate of these cards is likely to be higher than on the loans mentioned above and the interest rate is also non-deductible. Additionally, be wary about allowing a contractor or remodeling company to provide the financing. It's wise to check out the company's reputation with the regulatory authorities before making a commitment.

SELECTING A CONTRACTOR

Once you've decided on a project and have determined how it will be financed, look for a contractor. Obtain recommendations from people who have

FINANCIAL REPORT

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Mutual funds can make investing simple. The management company will keep track of all your transactions and send you periodic statements. You can switch between funds as your interpretation of the market shifts or investment objectives change.

Mutual funds are an excellent method of allocating your assets to suit your investing temperament.

Fred Snyder is an investment advisor for Union Equity Partners.

are equal opportunity employers.

Applications will be accepted, with math testing at the time of the application, only at G.B. Electric, Inc.

Classes are scheduled to begin in mid-September.

Successful applicants se-

HOTEL/GAMING COURSE OFFERED BY UNIVERSITY

The University of Nevada, Reno is offering "Casino Operation Analysis and Control Systems," in Reno.

This course is part of the exciting new Gaming Management Series — an exclusive program offered to new and experienced casino operators who want to develop and improve their skills. This intensive program, consisting of three, one-week residential courses, is offered through the University of Nevada, Reno, the premier provider of gaming education. Participants will be able to broaden their knowledge

hired individuals for similar projects and be sure to obtain three bids. Also remember to check the references of the contractors you interview and be sure the contractor is licensed and bonded. You may also want someone who is accredited in remodeling. The National Association of Home Builders (800-368-5242) may help you find a contractor with the appropriate remodeling experience.

Finally, CPAs urge you to keep your receipts and records that can substantiate your home improvement expenses. Establish a home improvement file for canceled checks, credit card bills, signed contracts, loan contracts, loan agreements, and contractor invoices.

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.

lected for the four-year electrical and three-year sheet metal programs will be employed by an ABC member contractor for the duration of the training, which will include evening and on-the-job instruction.

For additional information, contact the Southern Nevada

Chapter office at (702) 892-3760.

The Associated Builders and Contractors, Inc. is a nationwide organization of general contractors, subcontractors, suppliers and associate members. It was formed in 1950 in Baltimore to defend and promote the merit (open) shop construction indus-

try and the right of any firm to do business with any other. It is the only organization in the U.S. devoted exclusively to non-union construction.

The unit here, chartered 13 years ago, is one of more than 80 ABC chapters across the country that represent more than

16,000 construction and construction-related firms.

The Southern Nevada Chapter's nearly 75 members employ a local workforce of more than 1,000. Its offices are in the Hughes Business Center, 3753 Howard Hughes Parkway, Suite 200.

base quickly and effectively as they keep pace with the dynamic and rapidly expanding casino industry.

The course will be held Aug. 1-6, beginning Sunday at 6 p.m. through Friday at noon, in Room 104 of the Midby-Byron Center, 1041 N. Virginia St., on the University campus. The course fee of \$2,500 includes instruction, course materials, receptions, refreshment breaks, five nights lodging at the University Inn, meals, use of University recreational facilities and field trips.

Registration is due July 12.

This practical, comprehensive course will enable participants to develop an understanding of processes and systems that provide tracking and accounting of revenues and expenses in a casino operation and to learn how to design, understand and implement internal control systems. Additionally, participants will learn how

to use and review information provided in financial reports for management decision making and business survival strategies.

The "best demonstrated practices" of casino operations and systems currently utilized in the

ONE MILLION SENIOR CITIZENS ELIGIBLE TO RECEIVE OVERDUE MEDICARE BENEFITS

LAS VEGAS — Families USA Foundation wants to inform all lower-income senior citizens of their rights to receive protection from Medicare Part B premiums. These Medicare buy-in benefits are long overdue from the federal government and protect low-income seniors from unaffordable out-of-pocket Medicare expenditures, according to the Foundation.

Interested seniors should plan on attending a local Medicare Program concerning these benefits on Monday, July 12th at the Henderson Senior Citizen Center at 12 p.m. The location at

industry will be presented so that participants will be able to apply these concepts to their operation. Special applications for riverboat operations will be addressed and emphasized.

This program is specifically

designed for owners, operators, regulators, managers and support personnel responsible for understanding the financial health of a gaming operation. Those who have limited experience in or are new gaming will also benefit from this course.

To register in the Reno area, contact the University's Division of Continuing Education at 784-4062. For more information, call the division at 784-4046. Outside the Reno area, call toll free at 1-800-233-8928.

Real Estate

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ties, and a greater probability of finding the new home that's right for you!

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.

EDWARD M. BERNSTEIN & ASSOCIATES
Attorneys At Law

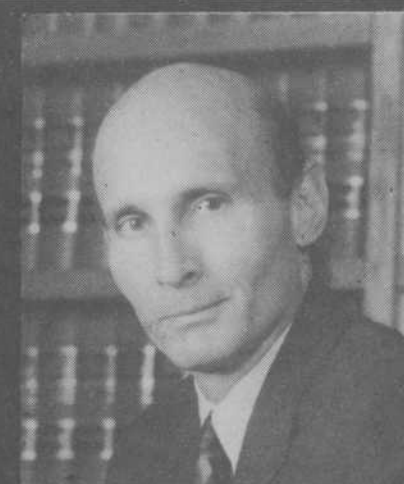
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