

### HEALTH TIPS

(Continued from Page 17)

diation therapy, chemotherapy, and/or mastectomy (removal of the breast), "which for most men raises few if any cosmetic issues." Most male breast cancer affects elderly men and is extremely rare in men under age 50, the oncologist says.

And Rogoway adds that men who suspect breast cancer should not question whether the disease calls their "maleness" into question. "The cells in the male breast that are affected by cancer are exactly the same in men and women. Women have more of these cells, and that is the main reason why they are more likely to develop cancer," the oncologist explains.

### MONEY MANAGEMENT

(Continued from Page 6)

when they will withdraw the money and for what purchases. Even if you don't agree with how your children want to spend their savings, they will learn valuable lessons about managing their money by making their own decisions about it.

As children get older, you may want to explain the need for creating long-term goals, such as saving for the purchase of a car or college education. If you expect your child to save for

### PRI MERIT

(Continued from Page 6)

weigh to rent receipts, utility bills and other payments that show a stable payment history.

\* The debt to income ratios used to qualify a potential home buyer are slightly different. Under these programs, up to 40 percent of the borrower's gross income can go toward total expenses instead of the usual 36 percent required on conventional financing.

\* These programs are available to buyers who have completed a home buyers' education program sponsored by PriMerit Bank and other lenders.

PriMerit Bank is currently working on a marketing and education plan in an effort to let potential borrowers know about these programs.

PriMerit Bank is the largest Nevada-based financial institution with 25 branches statewide, 18 in Southern Nevada and seven in Northern Nevada.

these expenses, don't forget to reward them when they attain their savings goals. For example, you may want to contribute money to their savings account each time they reach a certain savings threshold.

### Make Money Management a Family Matter

Encourage open discussions about money and be as direct and honest as possible in answering your children's questions about household finances. By involving your children in family finances, you can enhance their understanding of the role money plays in one's life.

Remember, too, that how you and your spouse handle money influences your children's attitude's about money. For example, if you constantly use credit cards instead of cash to pay for purchases, as your children get older, they may feel they have the right to do the same without thinking about the ultimate expense of the items they purchased.

Finally, CPAs point out that children who are involved in family financial matters, even to a limited extent, are better equipped with a financial crisis, such as parent's job loss, should it occur.

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.

## HARRY REID INTERVIEW

(Continued from Page 11)

the Soviet domination. It's not only there, it's all over the world. We had the civil war going on in Aserbejan, we got problems in Casakistan and...

SAVOY: Another country that we seem to be involved with is...that seems to come up frequently is Somalia. We've somewhat picked..who we think the good guy is and who is the

bad guy...and we've experienced this in America (when we've chosen other leaders of foreign countries) that they turned their backs on us after they become settled in, for example in Panama. How are we going to improve our image to the world that we are not into colonizing or telling another country who their leaders are?

REID: Well I would hope that the example we set for Somalia is about as good an example as we can set. That was truly not a military operation, it was a humanitarian operation. All made possible by virtue of the military. Had we not gone with the military and had gone in with the Red Cross or the Agency for International Development, we would have failed. Because of these militaristic people that rule ravaged pillages countries, and

now that we are basically out of there, I think that it's important that we do not let that country regress into another civil war and that some of these people who indiscriminately kill the Pakistanis...that was done...I don't know if you know how they killed 26 soldiers, that was a demonstration of women and children marching toward the United Nations compound and then out come the soldiers. They up and killed all these soldiers. So these are bad people. But I don't know how we could set a better example than we did with Somalia. We saved the lives of hundreds of thousands of people.

SAVOY: Ok. Well, any last words that you would like to say what...

REID: Happy 4th of July.  
SAVOY: Thank you much and same to you.

## PREGNANT WOMEN

(Continued from Page 20)

While many of the ingredients in a vitamin supplement appear to offer benefits to pregnant women, vitamin C and E are particularly helpful to most normal adults. These are so-called antioxidants, and preliminary studies suggest they may help stop the development of cells that are cancerous, Peters explains. The average American diet is often short in these vitamins, she notes.

One vitamin to watch out for, though, is iron, says Peters. "Pregnant women appear to benefit from iron supplements, but over a long period of time when you're not pregnant, too much iron in the diet or in the form of a supplement could lead to heart disease," she says. "Therefore, I tell my patients to stay away from iron supplements unless they are pregnant, are expecting to be, or have a known problem with iron-deficiency anemia."

One special warning: Peters notes that iron supplements are one of the more common drugs that children overdose on, according to the American Academy of Pediatrics, and she emphasizes the need to keep iron and all other potentially toxic substances in a safe place.

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