

MONEY MANAGEMENT

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Be aware, too, that regardless of the amount of the gift, there is no gift tax on gifts made to spouses.

Donating to Charity

You can also lower the size of your taxable estate by giving money and property to your favorite charity through donations while you are alive or through requests in your will. When you give to charity during your lifetime, you double your tax benefits. You not only remove the property from your estate, you earn an income tax deduction for your charitable

contribution.

Use of The Marital Deduction

The unlimited marital deduction allows you to leave your entire estate to your spouse without incurring federal estate tax liability. Be aware, however, that if as a result of this deduction, you boost your spouse's estate more than \$600,000, your spouse's estate will be subject to federal estate tax upon his or her death, unless other steps are taken to distribute part of the estate prior to your spouse's death.

Establishing Trusts

LUCIUS BOWEN

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contribute to the local market including those sectors of the Las Vegas business community that many agencies have overlooked."

Bowen will rely on over 17 years of experience in the print and advertising industries in securing clients and operating a company with a decidedly unique approach to it's business. After attending Indiana State University, Bowen held positions in every facet of the print industry including production and sales, and has worked extensively in the Las Vegas market with clients from the Tropicana Hotel to Nevada Power, Sprint Cellular and the Las Vegas Review Journal.

In addition to his executive duties, he will oversee Swamp Rhino's print division and will also function as one of the company's account executives - a position that is reflected on his business card, which lists his title as "Deal Maker."

"That is a good indication of the type of attitude Swamp Rhino represents, and everyone I have talked to responds to it an extremely positive way," Bowen said. "We don't take ourselves too seriously, but we take our work very seriously. Too often, people are extremely intimidated dealing with agencies and design houses, and we are able to present an atmosphere that is highly creative, effective and fun - so our clients can be comfortable with the finished product as we are creating it."

After residing in Las Vegas for the past eight years, Bowen has been actively involved in a number of community efforts, including his work with area high school students through the Vocational and Industrial Clubs of America. He also launched an unsuccessful bid for state assembly in 1990 that nevertheless proved personally satisfying for it's results.

"As far as I'm concerned, there are no failures - only lessons, and the assembly campaign gave me great insight to the political system and how state government operates," he said.

The campaign also reinforced his ideas about community service work and a pro-active approach to solving complex issues within the community.

"More than ever, I believe in the value of individual service to making change occur in the community. One of the foundations behind Swamp Rhino is a belief that businesses have a responsibility to take a hands-on approach to finding solutions to community problems," he said. "Ultimately, we are responsible for the community we live in, so anything we can do to contribute in a positive way will only serve everyone involved."

For more information, contact Swamp Rhino Ad & Design at 253-1551.



VEGAS INSTANT PAGE

A MCAW COMMUNICATIONS COMPANY

3783 HOWARD HUGHES PKWY., STE. 100 LAS VEGAS, NEVADA 89109 (702) 892-1200

Placing property in a trust is another way to eliminate, or at least reduce, your federal estate tax liability. A trust is an agreement in which you, the grantor, transfer legal ownership of property to a trust on behalf of one or more beneficiaries named by you. Besides helping you minimize taxes, a trust can provide for the management of your

assets should you become incapacitated and provide for minors and others who may be unable to manage their inheritances. The nature of the trust will determine whether or not the trust will have an effect on your estate tax liability.

Estate planning is a dynamic process that can help you achieve your goals for taking

CONGRESSWOMAN CARRIE MEEK

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gresswoman Meek has also advanced legislation to eliminate racial and gender discrimination. Attesting to the recognition of her skills, Mrs. Meek is one of few freshman representatives to be appointed to the powerful House Appropriations Committee.

Born in 1926 in Tallahassee, Florida, Congresswoman Meek

earned a B.A. in Biology and Physical Education from Florida A&M University (1946) and a Master's degree in Public Health and Physical Education from the University of Michigan (1948). Prior to her election to Congress, Congresswoman Meek served as Special Assistant to the Vice President of Miami-Dade Community College in Miami, Florida. Jean Camper Cahn was a

care of your family and heirs. It requires careful planning and updating, a long-term strategy, and help from qualified professionals, such as CPAs and attorneys.

For further information on estate planning, contact the Nevada Society of CPAs at (702) 826-6800 or write NSCPA, 5270 Neil Road, Suite 102, Reno, NV 89502 and request a copy of the brochure "Estate Planning: Protecting Your Family."

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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.

chief contributor to the development of anti-poverty and public interest law. She was the founder, creator and first Director of the National Legal Services Program during the Lyndon Johnson administration. The program has been credited with expanding legal access by the poor into areas such as tenant and consumer protection, and Co-Dean of the Antioch School

of Law. The law school has as it's mission the training of lawyers who would advocate on behalf of the poor and use law as a tool for social change.

Founded in 1970, The National Caucus and Center in Black Aged is the only organization which has as it's primary focus improving the quality of life for African American senior citizens.

TO PLACE YOUR AD: MAIL COUPON BELOW

FIND THAT SPECIAL SOMEONE... SEND YOUR AD IN TODAY

A new service that will allow you to meet that "Special Someone" in a discreet and private manner.



25 Words - \$15⁰⁰ (per ad per week)

The First 20 to place a "Special Someone" ad receives an extra line **FREE** (in bold caps)

TO ANSWER AN AD:

You must be at least 18 years of age or older. Send a photo (optional) and letter to: "Special Someone" Lines 00000 (the code number next to the ad you are answering), 1201 S. Eastern Ave., Las Vegas, NV 89104.

All ads place and answered **MUST BE MAILED IN ONLY** (Photos & letters will not be returned)

"Special Someone" Lines

To place your ad mail this coupon

This information is confidential

Make checks or money orders payable to: S. Baker

Name: _____

Address: _____

City/State/Zip: _____

Day phone: _____ Evening phone: _____

NO CREDIT CARDS ACCEPTED

Deadline to place ads are Monday of each week.

Persons receiving answers will be limited to letters received thru Wed. of each week. Mail to: "Someone Special" Lines, 1201 S. Eastern, Las Vegas, NV 89104

The Las Vegas Sentinel-Voice reserves the right to edit and/or refuse any advertising or answers that is or appears to be overly sexual, suggestive, or offensive to the public. persons who place or answer to personal ads do so at their own risk. No names, private addresses or telephone numbers will be printed. The Las Vegas Sentinel-Voice assumes no liability for the content of or reply to a personal advertisement. Abbreviations: **M - Male; F - Female; S - Single; D - Divorced; P - Professional; B - Black; W - White; H - Hispanic; A - Asian; J - Jewish; N-D - Non-Drinker; N-S - Non Smoker; N/D - No Drugs**

SWF — 5'0", 105 lbs., seeks SWM 5'9"-6'1", nice looking, slim to medium build 35-48 yrs., who likes to do everything together, decent income, N/D, light drinker, outgoing, but serious. 07082

DBF — Attractive, outgoing, romantic, honest, seeks Romantic, intelligent, outgoing, creative, non-smoking, honest, professional man 35-45, who enjoys traveling, playing Bingo, slots, bowling, fishing, spoiling his woman and really living life. 07081

SWM — 5'11", 180 lbs., loves books, music and nature. Looking for attractive, old fashioned female who enjoys same. Age not important. 07154

SWM — Heavy set, 5'11", New Yorker, seeks unattached - NS, ND, N/D, enjoys life with good sense of humor. Likes music, movies, traveling, theatre, keeping busy 30-40 years old. 07083

SM — 28, 6'2"; comedian, enjoys jazz, reading, light drinking, N/D, N-S, seeks delicious personality, unattached 18-45. Attractive mind/body, titilating soul. I'm black-hispanic. Race unimportant. "Nice children welcome". 07155

ORDER YOUR "Special Someone" Line Today! Mail the coupon above