

MONEY MANAGEMENT

(Continued from Page 7)

and used the house as your principal residence for a total of the five years before the sale.

Finally, home owners have the option of borrowing against the equity in their homes. What's more, you can take a tax deduction for the interest on home equity indebtedness of up to \$100,000.

DISADVANTAGES OF HOME OWNERSHIP

There's little question that buying and owning a home requires substantial financial resources. You not only need a sizable down payment - usually

STRATEGIC

(Continued from Page 9)

Jones, community leader; Brenda Kennedy, vice president Region IV, Nevada State PTA; Autumn Keyes, community leader; Billie Knight, area superintendent, secondary education; Gerald Kops, community leader; Lucille Lusk, community leader; Yvonne Madrid, teacher, C.C. Ronnow Elementary School; Bart Mangino, principal, Jack Dailey Elementary School, and president, Clark County Association of School Administrators; Francine Mayfield, principal, Whitney Elementary School; Len Paul, assistant superintendent, secondary education; Cindy Rodriguez-Carroll, community leader; Mercedes Samaniego, teachers' assistant, John F. Miller School; Kay Samolovitch, principal, O'Callaghan Middle School; Sharon Segerblom, parent; Wayne Tanaka, Principal, Clark High School; Linda Wade, parent; Gail Warthen, parent; Thomas Weir, community leader; Judy Witt, president, Clark County Board of School Trustees; and Bobbi Youngblood, parent.

DELTA

(Continued from Page 14)

School in 1910. Richardson was born in Lincoln University, PA where her father was enrolled as a theology student. She also spent early years in Baltimore, MD and Abbeyville, S.C. where her father taught at Hobson College.

Richardson was pre-deceased by her husband, parents and siblings. She is sur-

20 percent of the purchase price - you must also set aside money for closing costs, such as bank fees, appraisals, surveys, and termite inspections. Once you own your home, you then face the ongoing responsibility - and cost - of maintaining and repairing it.

Making an investment in a home also brings the risk of losing money if you are ever

forced to sell your home at an amount less than the purchase price. And, if you do lose money on the sale of your home, you may not take the tax deduction for the loss.

Despite these disadvantages, CPAs suggest that in most instances home ownership is still a smart investment. As long as real estate appreciation at least keeps pace with inflation, pur-

chasing a home will allow you to accumulate wealth and give you the security that comes from knowing you own the roof over your head.

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

HOMES FOR SALE

CLARK TOWERS

Senior citizen apartment building is now accepting applications for subsidized efficiency and one bedroom apartments. Apply at: 2701 Clark Towers Court Las Vegas, Nevada 89102 871-9092

Equal Housing Opportunity

CLARK TERRACE

MUTUAL HOMES, INC. CLARK TERRACE MUTUAL HOMES, A FEDERALLY SUBSIDIZED COOPERATIVE HOUSING COMPLEX, 1, 2, & 3 BEDROOM UNITS IS NOW ACCEPTING APPLICATIONS. DOWN PAYMENT REQUIRED. APPLY AT: 2701 CLARK TOWERS COURT • LAS VEGAS, NEVADA 89102 • (702) 871-9092

EQUAL HOUSING OPPORTUNITY



MISC.

LONELY??? TALK WITH EXCITING BEAUTIFUL WOMEN 1-900-288-9155, Ext. 2800 — 3.99/m OR HEAR MEN & WOMEN LOOKING FOR A DATE LIKE YOU 1-900-884-9205, Ext. 8133 — 2.99/m

SHOW YOUR MOTHER YOU LOVE HER.

Make sure she gets her mammogram. It can spot trouble years before she can. For free information about a quality mammogram that's safe and reliable, call 1-800-ACS-2345.

AMERICAN CANCER SOCIETY THERE'S NOTHING MIGHTIER THAN THE SWORD.

vived by a host of nieces, nephews and grand-nieces and nephews.



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HOUSE FOR SALE

1300 Bluff, NLV
4 Bedroom, 2 Bath, \$60,000
(Rent-to-Own) \$3,000 down
No Qualifying (OWC)
Real Estate Concepts
658-8175 371-2174

HOUSE FOR RENT

1300 Bluff, NLV
4 Bedroom, 2 Bath, \$650/mo.
(Rent-to-Own) Sect. 8 OK
No Credit Check, No Deposit
Real Estate Concepts
658-8175 371-2174

HOMES FOR SALE

U.S. DEPARTMENT OF VETERANS AFFAIRS

✓ 30 YEAR FIXED RATE FINANCING
✓ AVAILABLE TO VETERANS & NON-VETERANS

All properties (which includes realty, structures, fixtures and appliances) are sold in their "AS IS" condition. The VA makes no warranties, expressed or implied, as to the condition of these properties. VA will not be responsible for removal or theft of any items from the properties. All accepted offers must also submit VA Local Form (Purchasers Acknowledgement of Lack of Warranties and Inspection Agreement). To properly submit an offer and/or inspect the properties listed below please contact your local Real Estate Broker. Offers must be submitted in triplicate on VA forms (whose provisions along this ad govern) to:

Deadline for receipt of offers is at 4:00 p.m., on
SEPTEMBER 13, 1993

ALL MINIMUM DOWN PAYMENTS ARE BASED ON THE PURCHASE PRICE

PM NUMBER	ADDRESS/CITY/STATE	MIN. PRICE	MIN DWN PAYMENT	BED/ BATH	STATUS
2-1688924	1417 S. 16th St., Las Vegas 89104	\$ 96,000	10%	3/2	T
2-2041485	1701 Anzio St., Las Vegas 89108	\$105,000	10%	4/3	A
2-2007063	50 Arlington St., Las Vegas 89110	\$ 55,000	10%	2/1	T
6-2082831	1686 Bent Arrow Dr., Las Vegas 89031	\$137,000	10%	4/3	A
2-1902369	717 Biltmore Dr., Las Vegas 89101	\$ 41,000	10%	3/2	T
2-1552439	4404 Bramblewood St., Las Vegas 89117	\$ 55,000	10%	2/1	T
2-2016037	1101 N. Buffalo Dr. #202, Las Vegas 89128	\$ 66,000	10%	2/2	A
6-2072751	3962 Calle Sedillo, Las Vegas 89103	\$ 65,000	10%	2/2	T
2-2038587	9828 Dardanelle Ct., Las Vegas 89117	\$135,000	10%	4/3	A
2-2000997	5006 Eugene Ave., Las Vegas 89108	\$111,000	10%	4/2	T
2-1543933	911 N. First St., Las Vegas 89101	\$ 29,000	10%	2/1	TE
2-1733489	3915 Gulliver St., Las Vegas 89115	\$ 94,000	10%	4/3	T
2-2016965	312 Greenbriar Trwnh. Wy., Las Vegas 89121	\$ 65,800	10%	2/3	A
2-2041829	3137 Jensen Ave., Las Vegas 89101	\$ 63,000	10%	3/2	T
2-1716354	4300 N. Lamont #214, Las Vegas 89115	\$ 30,000	10%	1/1	T
2-1756150	4048 Meadow Grove Ave., Las Vegas 89120	\$ 99,000	10%	3/2	T
2-2006753	5193 Monte St., Las Vegas 89122	\$ 90,000	10%	3/2	T
2-1747528	1904 Old Mill Ln., Henderson 89014	\$ 83,000	10%	3/2	TF
2-1758874	5704 Palma Del Sol, Las Vegas 89130	\$148,000	10%	3/2	A
2-1739002	7490 Pollock Dr., Las Vegas 89104	\$130,000	10%	3/2	T
2-2009197	4569 Ross Ave., Las Vegas 89110	\$ 58,000	10%	2/2	T
2-1536183	3675 San Antonio Ave., Las Vegas 89115	\$ 50,000	10%	3/2	T
2-2005214	7324 Saybrook Point Dr., Las Vegas 89128	\$ 85,000	10%	3/3	A
2-1648290	446 Sellers Pl., Henderson 89015	\$ 33,000	10%	1/1	A
2-1727773	4369 Vegas Valley Dr., Las Vegas 89121	\$ 59,000	10%	4/2	TEF
2-2040611	1008 Virgil St., Las Vegas 89110	\$ 68,000	10%	3/2	T
4-0065292	1408 E. Wilson Ave., Las Vegas 89101	\$ 42,000	10%	3/2	T

NOTICE

In order to improve service to our program participants by reducing our processing time of offers received, the following changes will be effective immediately. VA WILL NOT ACCEPT ANY TERM OFFER TO PURCHASE A VA PROPERTY UNLESS THE OFFER INCLUDES THE FOLLOWING FOR EACH PURCHASER/CO-PURCHASER(S):
1. Offer to Purchase — VA Form 26-6705: Completed forms with original signatures, front and back, plus 2 copies. Must include Broker's signature and TAX ID #.
2. Credit Statement — VA Form 26-6705B: Husband and wife submit one form.

(A) — Property is eligible for VA/FHA conventional financing, all cash, or terms offers. VA will issue CRV. On FHA financing only, broker must submit to VA with the offer three (3) comparable sold within the last 6 months. (C) — All cash sales only - no outside financing 30 day escrow period. (D) — Flood insurance may be required. (E) — Cracked Slab/Foundation Problem. (F) — City Permit May Be Required. (T) — Term or Cash Only (No outside financing). Verification of funds required.
Homeless program: Properties are available for sale at a discount to eligible homeless providers. Interested organizations may contact the VA Property Management Section at (310) 575-7175 for details regarding the discount. Properties which remain for sale after simultaneous bid period are eligible for this program.

NOTICE: VA pays sales commissions direct on all sales of less than 10% down payment. A sales commission check should not be anticipated until 14 days after the close of escrow.

VA now offers 24 hour input on offers processing, and properties where no offers were received. This information is input as the property status changes. To access what VA has processed call (702) 362-5012. The offer which best serves the interest of the VA, in the VA's sole discretion, will be processed. VA reserves the right to reject any and all offers and to waive any informality or irregularity in any offers. The interest rate on term financing is 7.0 percent (APR 7.285 percent) effective March 1, 1993.

FORFEITURE OF EARNEST MONEY DEPOSIT

All offers must be submitted by a Real Estate Broker. Please contact broker of your choice to see or bid on any of the properties listed. Prior to signing the offer, brokers must deposit in broker's trust account at least \$1000 earnest money. Once a purchase offer has been accepted by VA and is subsequently canceled, the Earnest Money Deposit MAY NOT be returned and may be forwarded to the VA as liquidated damages.

All cash sales involving outside financing must be closed within 60 days of acceptance of an offer or they will be canceled and the earnest money forfeited. Therefore, the VA suggests that all brokers interview their buyers to assure that they will qualify for a loan prior to submission of an offer to purchase.

All property information is believed to be correct, however, it is subject to variations, and the VA assumes NO liability for errors or omissions. This listing is subject to change in price and terms prior to sale and withdrawal at any time without notice.

Our Electronic Bulletin Board after hours access phone number is (310) 575-7920. Available to 300, 1200 and 2400 baud, 8 data bit, no parity and full duplex.

A.J. / REAL ESTATE CONCEPTS
3226 N. Rancho Dr. • Las Vegas, NV 89130
(702) 658-1006; (702) 658-8175; (702) 371-2174

LEGAL NOTICES

CITY OF LAS VEGAS, NEVADA

INVITATION TO BID
BID NO. 94.1730.15-RKD

Sealed bids for BID NO. 94.1730.15-RKD for construction of: STREET REHABILITATION 1993/1994 - SLURRY SEAL, will be received by the City of Las Vegas until 3:00 P.M., Las Vegas time SEPTEMBER 14, 1993.

NOTE: ALL BIDS MUST BE FILED AT THE OFFICE OF THE CITY CLERK, 5TH FLOOR, CITY HALL COMPLEX, PRIOR TO 3:00 P.M. ON THE DATE ESTABLISHED ABOVE.

Bids will be publicly opened and read aloud, immediately after the established closing time and date, in the Office of the Purchasing and Contracts Division, 1st Floor, City Hall Complex, 400 East Stewart Avenue, Las Vegas, Nevada.

All documents pertinent to this invitation to bid may be examined at:

- City Hall - Purchasing & Contracts Division, 1st Floor 400 E. Stewart Ave., Las Vegas, NV 89101 (702) 229-6231.
- Construction Notebook, 3131 Meade Ave., Las Vegas, Nevada.
- F.W. Dodge Co., 1850 East Flamingo Rd., Suite 107, Las Vegas, Nevada.

Bid documents may be obtained at the Office of the Purchasing and Contracts Division, \$5.00 POSTAGE AND HANDLING FEE IF MAILED. Checks are to be made payable to City Treasurer, City of Las Vegas. No Bid Documents will be mailed until the City receives the check for the complete amount.

Prospective bidders are hereby notified that this invitation to bid and all related bidding documents will be made available in an alternate format, audio or braille, upon request to the Purchasing and Contracts Division, Telephone Number (702) 229-6231 or to the City of Las Vegas TDD Telephone Number (702) 386-9108.

Prospective bidders are requested to direct any questions concerning this project/bid to the applicable City of Las Vegas representative listed below:

Questions in regards to Technical Specifications and Bid Form items/quantities should be directed to Carl Krehnovi at telephone No. (702) 229-6752.

All other questions should be directed to Ron K. Delabarra, Contract Specialist, Purchasing and Contracts Division, at telephone No. (702) 229-6231, between the hours of 9:00 A.M., and 3:00 P.M., Monday through Friday.

The Owner reserves the right to waive any informality or to reject any or all bids.

Each bidder must deposit with his bid, security in the amount, form, and subject to the conditions stipulated by the Owner.

No bidder may withdraw his bid within sixty (60) calendar days after the actual date of the opening thereof.

A PRE-BID CONFERENCE CONCERNING THIS PROJECT WILL BE HELD ON SEPTEMBER 7, 1993, AT 2:15 P.M., IN THE OFFICE OF THE PURCHASING AND CONTRACTS DIVISION CONFERENCE ROOM, 1ST FLOOR, CITY HALL. THE PURPOSE OF THIS CONFERENCE IS TO DISCUSS THE PROJECT IN DETAIL AND TO CONSIDER PROSPECTIVE BIDDERS' CONCERNS.

The estimated monetary range of this project is \$745,000.00 to \$765,000.00.

/s/ Ralph Stackelford, Director
Department of General Services
/s/ Lee M. Jennings, CPPO,
Chief Purchasing & Contracts Division
Published: Las Vegas Sentinel-Voice
September 2, 1993

BIDS WANTED FOR
HIGHWAY IMPROVEMENT

NOTICE TO CONTRACTORS
CONTRACT NO. 2594

Sealed proposals will be received by the Director of the Department of Transportation of the State of Nevada at the District I Headquarters, 123 East Washington Avenue, Las Vegas, Nevada 89101, until and opened at 1:30 p.m., local time, on September 23, 1993 for Contract No. 2594, Project Nos. SPS-163(2) and STP-PLH-163(6), construction of a portion of the Secondary Highway System on SR 163 from 3.5 to 9.4 miles east of US 95 and on SR 163 from 16.4 miles east of US 95 to Laughlin, Clark County, a length of 8.502 miles. D.B.E. information shall be submitted no later than the time of opening of proposals as specified above.

SPECIFIC DESCRIPTION OF WORK COVERED BY THIS CONTRACT CONSISTS OF: FLUSH SEAL EXISTING ROADWAY AND RECONSTRUCT EXISTING TWO LANE HIGHWAY TO A FOUR LANE HIGHWAY.

Plans and specifications may be examined and purchased at the office of the undersigned. Non-bidding documents may also be examined or purchased at the Department of Transportation District Offices in Sparks and Las Vegas, Nevada. Plans, form of proposal, contract and specifications may be secured by prequalified bidders through the office of the undersigned. A fee of Twenty Dollars (\$20.00) is required for the purchase of each copy of the plans with proposal form. Plans, proposal form and specifications obtained on this basis are non-returnable and no refund will be made. Bids must be on the proposal form of the Department of Transportation and must be accompanied by a bid bond, a certified check, a cashier's check, or cash in the amount of five percent (5%) of bid.

Right is reserved to reject any or all bids. Contractors desiring to bid on this work, if not already qualified under the State Law, shall file with the Department of Transportation at Carson City, Nevada, not later than five (5) days prior to the date of opening of bids, a complete application for qualification on form furnished by the Department.

The minimum wage to be paid on this contract shall be as determined by the Secretary of Labor or the State Labor Commissioner and are set forth in the contract documents.

The attention of bidders is directed to the State Contractor's License Law requirement (NRS 624 as amended to date), that a contractor hold a valid license of a class corresponding to the work to be done. Requests for license may be directed to the Secretary of the State Contractor's Board, 70 Linden Avenue, Reno, Nevada 89502.

This is a Federal-aid project and as such, any contractor otherwise qualified by the State of Nevada to perform such work, is not required to be licensed nor to submit application for license in advance of submitting a bid or having such bid considered; provided, however, that such exemption does not constitute a waiver of the State's right under its license laws to require a contractor, determined to be a successful bidder, to be licensed to do business in the State of Nevada in connection with the award of a contract to him.

The State of Nevada Department of Transportation will on its own initiative, take affirmative action, including the imposition of contract sanctions and the initiation of appropriate legal proceedings under any applicable State or Federal law to achieve equal employment opportunity on Federal-aid Highway Projects and will actively cooperate with the Federal Highway Administration in all investigations and enforcement actions undertaken by the Federal Highway Administration. In conjunction with the above statement, the Department of Transportation will not issue plans to an irresponsible bidder. Subsection (B) of the section 112 of Title 23 United States Code has been amended by adding at the end thereof, the following: "Contracts for the construction of each project shall be awarded only on the basis of the lowest responsive bid submitted by a bidder meeting established criteria of responsibility."

GARTH F. DULL, DIRECTOR
Department of Transportation
Carson City, Nevada 89712
Published: Las Vegas Sentinel-Voice
September 2, 1993

TO ADVERTISE
CALL NOW
383-4030