

MARKETING

(Continued from Page 6)
and quality customer service.
Experience has taught me that as an under-capitalized, struggling small business owner, sometimes it's all one can do just to be able to keep the door open, but keeping the door open is not enough to guarantee the success of one's business. Although we are limited by financial constraints, a high priority must be placed on maintaining a clean and attractive business environment, delivering quality goods and services, and providing excellent customer service.

A key area to be considered is the appearance of your place of business. Just because a small business owner cannot afford luxurious, prestigious locales like the swanky Howard Hughes Center on Paradise Road, gaming/entertainment facilities like The Mirage and Caesars Palace, fine eateries like Andre's French Restaurant, or retail operations like those found in the Fashion Show ... Meadows and Boulevard Malls, is no excuse for some of the shoddy operations I've seen around town.

It seems as if some people confuse being short of capital with being and acting like poor folks. Poverty is often more a state of mind and attitude, than with the reality of how much cash one has. Sometimes simple soap and water, well applied, and a little creativity can make a very big difference.

Too often, when I visit establishments of some of our local (especially minority-owned) businesses I am disappointed by the tacky, unclean condition of their premises, the lack of quality service, the total lack of professionalism demonstrated by the people who work there in their appearance and the manner in which they address their customers and each other (they're loud, can hardly speak intelligently, rude, et al). I could go on and on. Sad to say, this leads to lack of customer support and loyalty. And ultimately — to business failure. Why should a customer do business under those conditions, when they can get better elsewhere?

For a business to attract customers and to make them keep coming back, it is imperative to make what you have to offer appealing to potential customers. A business must seize every occasion to create a "competitive edge." A good start is by making sure that the business premises is clean, color-coordinated, nicely painted, orderly looking, comfortable for the customer — with attractive finishing touches like wall hangings, plants, floral arrangements and if necessary, signs that are

professionally printed (not scrawled!).
Mind you, I am well aware of the fact that many local entrepreneurs don't have a large amount of financial resources to run a high profile type of business establishment. I am also well aware that not every business owner, manager or their employee is a Harvard Business

School graduate. Nevertheless, this no excuse for conducting business like a member of the "not ready for prime time" bunch.
You and your employees are on the "front line" as it pertains to a customer's impression of your business and their determination of whether or not they've been provided quality service. In providing sales and/or customer

service, several things are important: professional dress and demeanor, courtesy, and willingness to go the distance to serve the customer.
Don't hesitate to seek help of a professional when necessary. Also remember, even the best marketing in the world won't motivate a customer to purchase a poor product or deal with sub-

standard service more than once. In fact, brilliant marketing can speed the demise of an inferior offering, since people will learn of the shoddiness that much quicker. So, you must do everything in your power to ensure the quality of your premises and what you're selling. Once you've got that quality in order, you'll be ready for the next

phase of your marketing efforts.
Next issue, we will review what is needed to formulate a good business/marketing plan for your business.
Have any questions? Write to me/c/o BUSINESSBEAT, Las Vegas Sentinel-Voice Newspaper, 1201 South Eastern Avenue, Las Vegas, Nevada 89104 or telephone: 456-3838.

HEALTH CARE REFORM

(Continued from Page 16)
mium increases the way it is now. In fact, you'll always know the full cost of your coverage.
Under our plan, you will receive services such as mammograms, prenatal care, immunizations, and dental care for your children.
You'll have a choice of doctors and plans, and you'll be able to switch if you're not satisfied.
For older Americans, our plan will strengthen services. We'll provide Medicare coverage for prescription drugs, and we will create a new home care program for older Americans, and for people of all ages with disabilities.

And for the poor, the Health Security plan ushers in a new era of equity. Medicaid beneficiaries will carry the same Health Security Card carried by all Americans. They will get the same benefits, and the same high quality care. The plan contains specific language to eliminate a two-tiered system and discrimination in the delivery of care.

Of course, as Surgeon General Jocelyn Elders likes to say,

BANK OF AMERICA

(Continued from Page 6)

"We are pleased to provide some of the necessary funds to help these affordable housing projects become a reality," said BofA Nevada Chairman and CEO Richard A. Etter. "As Las Vegas continues to grow and expand so too does the need to develop increased capacity for more affordable housing."

BankAmerica Foundation is the philanthropic arm of BankAmerica Corporation. The foundation funds private, nonprofit, tax-exempt organizations that engage in health and human services, education and the arts.

CLINTON

(Continued from Page 9)

Meeting of the National Citizens Commission for African American Education during the Congressional Black Caucus Legislative Weekend, September 17, 1993, and reprinted with permission of the Secretary.

To Be Continued.
Address given by Secretary Richard W. Riley at the Annual

"A health security card doesn't mean anything if people don't have access to quality health care."
To assure that access, we're going to provide more support for the clinics making a difference in your neighborhoods. "We're going to provide more funding for school-based health services.
And, by supporting the education and practices of culturally diverse caregivers, we're going to increase the numbers of African-American health professionals in both urban and rural areas.

Currently, African-Americans make up only about 3.6 percent of America's doctors and dentists and only 7 percent of registered nurses, even though we comprise almost 12 percent of the population. We can do better, and we will.

Finally, the plan we've developed is based on an old-fashioned African-American value: responsibility.

The plan says to doctors: We'll start to shape-up the malpractice system and cut your paperwork, but we're going to ask

you to keep costs down.
It says to employers: We'll control your health care costs, but we're going to ask you to pay a portion of your workers' compensation costs.
And it says to all Americans: We'll provide you with health security and comprehensive benefits, but we're going to ask you to contribute to your health care and take more responsibility for your health. The Health Security plan is a good deal for the country. And it is a must-do for African-Americans.

ICE CUBE

(Continued from Page 15)
the upcoming "Glass Shield." Cube has written three screenplays of his own, two of which are now in development at Universal. He has also directed videos for rap artist Kam, his own "Check Yo Self," and the new single by Color Me Badd, titled "Time and Chance."

MONEY MANAGEMENT

(Continued from Page 7)

medical bills are deductible in the year you pay them, you may be able to maximize your deductible by controlling the timing of your payment. If you are close to or over the 7.5 percent threshold, you may want to step up some medical appointments for this year and make the payments before year-end. If you pay by check, the day you deliver or mail the payment is considered the date regardless of when the check is cashed.

If it appears that your medical deductions for the year will not reach the 7.5 percent threshold, try to delay paying outstanding medical bills until 1994. Deferring payment of medical bills until next year may also be a good idea when you suspect that your adjusted gross income will be lower next year, therefore putting you in a better position to meet the threshold.

Keep in mind, too, that if you are married, and one spouse has substantially higher medical expenses and a lower taxable income than the other, it may make sense to file separate tax returns. Although married individuals filing separate tax returns are generally subject to higher tax rates, by filing separately, the 7.5 percent floor applies to the individual's adjusted gross income — not to your higher joint income. As a result, you or your spouse may qualify for the medical deduction. Calculate your taxes this way to determine if the strategy will pay off for you.

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

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