

# BUSINESS

## IS YOUR BUSINESS A SECRET?

By Diana Aird,  
President of Aird &  
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(The following is a three-part  
series on promoting your busi-  
ness to ensure achieving your  
goals)

This series on "Marketing and Promoting Your Business" is written in direct response to our readers' letters and calls for advice on how to better market and promote their businesses and ideas. At the same time, I would like to thank those of you who have taken the time to contact me to offer me feedback on my column and to let me know the manner in which my articles can best serve your

needs.

The first installment focuses on "Marketing Your Business." The line, "Build it and they will come" was immortalized in the movie, "Field of Dreams" however, that theory does not work in the field of business. Without proper marketing and promotion of your business, all you will have is "the best dam secret in town." A savvy entrepreneur cannot afford to leave the success of their business up to whim or chance. You have two choices: Secure the help of a professional, or if you plan to tackle the challenge on your own, make the necessary preparation to do so properly.

To begin with, you must



DIANA AIRD

analyze the industry of which you are a part, and then establish the strategy you will employ in reaching your best customers. In developing your marketing plan, here are a few factors to consider: 1. the industry outlook; 2. Your target market, and 3. Your competition.

Your next step will be to outline a marketing program for penetrating your target market and reaching potential customers. Your main objective for implementing a marketing plan is to define exactly which niche (See Business, Page 20)



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## SIX YEARS OLD AND ALREADY IN LINE FOR UNEMPLOYMENT.



By the time a child is six years old, experts can tell if he's at risk to drop out of high school. They can predict who will have a hard time keeping a job. And even who is more likely to end up on welfare. Thirteen million American children live below the poverty line. And they need help before the age of six to improve their chances in life.

Early intervention programs are crucial. And they do work. Programs like Success

by Six have proven that a poor child who receives help early on can hope for a much brighter future.

But these programs need help from people like you. People to answer the phone, do odd jobs, raise money or play with a child. Whether you give an hour of your time or a box of used toys, it can make a world of difference. Call 1-800-733-5400 to see what you can do to help in your area.



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## U.S. BANK NAMES DISTRICT CUSTOMER SERVICE MANAGERS

U.S. Bank of Nevada recently announced the appointment of three new District Customer Service Managers for its Southern Nevada branch system. They are Debi Lucarelli, Helen Senter and Julie Smith. These three individuals will have responsibility for supervising the operational activities of a group of branch offices to ensure maximum productivity, sales effectiveness and customer service.

Lucarelli was formerly the Customer Service manager at U.S. Bank's Nevada Financial Center office, where she will remain based. Formerly with Valley Bank, Lucarelli brings 13 years banking experience to the new position.

Senter was previously the Customer Service manager at U.S. Bank's Maryland Parkway office. She will now be located at the Green Valley branch. Senter, formerly of Valley bank, has more than 20 years experience in bank operations.

Smith will assume her new responsibilities based at the Decatur branch of U.S. Bank. Previously she was the Customer Service Manager at the bank's Canyon Lakes office. Smith is a graduate of the University of Wisconsin/Madison and has extensive experience in bank operations and lending.

U.S. Bank of Nevada is a subsidiary of U.S. Bancorp., the largest bank holding company headquartered in the Northwest. With assets of \$21 billion as of September 30, 1993, U.S. Bancorp is one of the nation's 35 largest bank holding companies, and has consistently ranked

among the top their of these companies in performance and capital strength. Other U.S. Bancorp bank subsidiaries in-

clude U.S. Bank of Oregon; U.S. Bank of Washington; U.S. Bank of California; U.S. Bank of Nevada, and U.S. Bank (Canada).



HELEN SENTER

## Real Estate Perspective

By Loretta A. Hall



## HOW DO YOU KNOW WHAT TYPE OF FINANCING IS RIGHT FOR YOU?

How do you know what type of financing is right for you? To determine which mortgage is the best fit, a buyer must answer a number of questions: Do I expect my future income to increase? How long do I plan to own this home? What monthly mortgage payment am I com-

fortable with? How long do I want to take to repay this mortgage?

Buyers who expect their income to increase significantly in coming years may prefer to use adjusted rate mortgages, which carry lower interest rates than fixed-rate mortgages, to qualify for more home now in anticipation that their salaries will adjust to any increased interest payments they might need to make on their mortgage in the future.

At the same time, a buyer who knows that they plan to live in a home for three to five years also can save substantially by using an ARM. A five-year ARM with a 5.5 percent increase rate would cost much less a month, saving the buyer a great deal over the course of five years.

Since no one can accurately predict where interest rates will be in the future, the comfort level of the buyer should be the rule of thumb in choosing financing.

First-time buyers who have money to spare also might want to think about a buy-down loan that, for extra fees that must be paid at closing, allows buyers to buy-down interest rates on up to three years of a mortgage. A knowledgeable agent and lender could help you decide the difference between these and other financial questions you may have when making a decision on what

(See Real Estate, Page 7)

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