

# BUSINESS

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cards and travel and entertainment cards have made it easy to respond to direct-mail. Equally, the amount of the average order has increased as well as the total response. The most commonly used forms of direct-mail include: post cards, catalogs, self-mailing folders, booklets, newsletters and personalized computer letters. Both postcards and letters have the advantage of being perceived as a friendly person-to-person contact, associated with happy times and things. Consumers no longer consider direct-mail a "suspicious" way to promote a product

or service.

A successful direct-mail effort consists of the following: 1. The Offering; 2. The message (the copywriting or way it is written); and 3. The List (made up of your customer base, or a list purchased for a targeted market). All three elements are equally important to ensure the success of the direct-mail effort.

Some of the offerings (or "hooks") employed by direct marketers to elicit and increase direct response from consumers include: Free gifts, contests, free trial offers, installment terms, price savings, moneyback guarantees, and time limits. For in-

stance, you could direct mail postcards to customers, informing them of a sale you will have next month.

The basic secret to ensuring the success of your direct-mail campaign are: 1. Pick your mailing list with the utmost care; 2. Structure your offer in such a way that it is extremely difficult to refuse (In other words, "Make them an offer they can't refuse." — just wanted to throw in a little humor!); and 3. Plan your projections so that you can earn a profit.

How do you project your profit? You must determine all the cost involved in doing a di-

rect mailing: postage, writing the mailing piece, artwork, paper stock, printing, labels and handling (direct mail services) and/or personalization (individualizing each letter by name and address). Your gross sales, minus these costs and your production, handling and shipping costs, will determine your profits. Make certain to formulate your projections and to know your break-even point before undertaking direct marketing efforts.

Usually, your own customer list can prove to be a gold mine in doing direct mailings. And, one single mailing is not nearly

as effective as a mailing with subsequent follow-up mailings. Even better is a mailing with a follow-up phone call to each potential customer. When you do call, don't be shy ... ask for a sale.

In doing direct mailings, test. Test always. Try a small number of mailings first. That you break even while testing means you are doing fine. Learn from each test. The goal is to come up with a formula that works for you ... that can be repeated and expanded upon.

In the end, you will either realize that direct-mail advertising is not the way for your busi-

ness to proceed, or you will utilize those cost-effective marketing method with intelligence, confidence, and success — doing it yourself, or with the help of a professional.

Remember, Self-Empowerment is the Key - as a People and as a nation! Any questions, write to me c/o Business, The Las Vegas Sentinel-Voice Newspaper, 1201 South Eastern Avenue, Las Vegas, NV 89104 or call 456-3838.

## WESTSIDE STORY —

(Continued from Page 4)

call "Chips" Taylor at 646-1662. The additional purpose of this radiothon is to raise funds through membership solicitation so that the NAACP can rebuild the branch office that was destroyed in a fire during the Rodney King burning in West Las Vegas.

This is your chance to make your contribution to the NAACP. Don't wait until you get in trouble before you call us to help! Sooner or later you will need the NAACP.

## CLASSIFIEDS

## LEGAL NOTICES

LAS VEGAS CONVENTION AND VISITORS AUTHORITY

INVITATION TO BID  
BID NO. 94-50

PURCHASE OF LIQUID FERTILIZER

Sealed bids for Bid No. 94-50, for the purchase of LIQUID FERTILIZER, will be received by the Las Vegas Convention and Visitors Authority until 3:00 p.m., Las Vegas time, FEBRUARY 17, 1994.

**ALL BIDS MUST BE FILED AT THE CENTRAL PURCHASING OFFICE, 2ND FLOOR, ROOM 203A, BY 3:00 P.M., FEBRUARY 17, 1994.**

All documents pertinent to this advertisement may be examined and obtained at: LAS VEGAS CONVENTION AND VISITORS AUTHORITY PURCHASING OFFICE 2ND FLOOR ROOM 203A 3150 PARADISE ROAD LAS VEGAS, NV 89109-9096

Bids will be publicly opened and read aloud, immediately after the established closing time and date, in the Purchasing Office, at the above address.

Prospective bidders are requested to direct any questions concerning this bid to: Teresa Schoen, Senior Buyer, at 892-2950, between the hours of 8:00 A.M., and 5:00 P.M., Monday through Friday.

The Owner reserves the right to waive any informalities or to reject any or all bids. Each bidder must deposit with his bid, security IF REQUIRED BY THE CLAUSES SECTION in the amount, form, and subject to the conditions stipulated by the Invitation to Bid.

No bidder may withdraw his bid for a period of sixty (60) calendar days after the actual date of the bid opening.

A PRE-BID CONFERENCE CONCERNING THIS PROJECT WILL BE HELD ON FEBRUARY 9, 1994, AT 10 A.M. IN THE PURCHASING OFFICE CONFERENCE ROOM.

The purpose of this conference is to discuss the project in detail and to consider prospective bidders' concerns. Published: Las Vegas Sentinel-Voice February 3, 1994

## 12TH ANNUAL SALUTE

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Highlighting this exhibition will be the Second Annual Legends Exhibition featuring original works, drawings, lithographs, serigraphs, etchings, posters

and art books by Benny Andrews, Claude Clark, Sr., Samella Lewis Ph.D. and Charles White. The Legends Exhibition will be held in the Legends Gallery located on the first level of

the Baldwin Hills Crenshaw Plaza next to Radio Shack. A reception will be held for Legend's artist Benny Andrews, Claude Clark, Sr., Samella Lewis Ph.D. and representatives for

Charles White on Saturday, February 5th from 11:00 a.m. until 1:00 p.m. in the Legends Gallery. Reception is open to the public. Curators for this exhibition are Deanie Sneil and

Paula Hart.

Benny Andrews, Claude Clark, Sr. and Samella Lewis will speak at "Conversation with the Legend's Artists" on Saturday, February 5th from 3:00 p.m. until 6:00 p.m. in the Children's Gallery on the first level of the Baldwin Hills Crenshaw Plaza next to the Broadway. Admission is free. Tickets for reserved seating may be obtained at the first floor information booth.

Featured artists in this exhibition are Bernard Stanley Hoyes from Los Angeles, California, Annie Lee from Chicago, Illinois and Exhibition poster artist, Sylvia Walker from Philadelphia, Pennsylvania. Also participating are the following prominent artists: Tina Allen, Ernie Barnes, Charles Bibbs, Betty Biggs, Larry Poncho Brown, Nathaniel Bustin, Frank Frazier, Paul Goodnight, Varnette P. Honeywood, Synthia Saint James, Ramsess, Kathleen A. Wilson and Gilbert Young.

This exhibition is being sponsored by the Baldwin Hills Crenshaw Plaza, Jazz-Fm 103.1 and the Wave Newspapers. For further information on the exhibition, travel accommodations or calendar of events, please contact the Artists' Salute's Office at (213) 939-0250.

## BUFFALO SOLDIERS

(Continued from Page 11) store the honor of the 24th Infantry. This hour-long documentary, THE BUFFALO SOLDIERS: THE LEGEND CONTINUES, is the celebration of more than 50 years of investigation which has led to the restoration of the honor and respect earned by the Buffalo Soldiers of the 24th Infantry. PREMIERE: February 4 at 8 p.m./12 mid, ET (5 p.m./9 p.m. PT)

LENGTH: 1 hour  
REPEAT DATE: February 5 at 9 a.m., ET (6 a.m., PT)  
HOST: Jack Perkins  
PRODUCED BY: Bill Armstrong Productions in association with A&E Network

## MONEY

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The fourth alternative, life insurance, is the one method where the amount paid has the potential to be a relatively small percentage of the benefit received. In other words, depending on the health and age of the insurance(s) and the performance of the life insurance policy, it's possible that over a period of years a total of \$200,000 is paid in premiums but a \$1,000,000 death benefit is available to fund the estate tax liability.

The cost of life insurance can be reduced even further in some instances by using a second-to-die or survivorship life insurance policy. These policies were created in response to ERTA and the unlimited marital deduction in order to provide needed liquidity to estates in a cost-effective manner.

A second-to-die policy insures two individuals such as a husband and wife under one policy. It pays a death benefit at the time the surviving spouse dies.

This is frequently when liquidity is needed most because much of the cost associated with estate taxes can be deferred until the death of the surviving spouse. A second-to-die policy can offer a significant reduction in insurance costs from a policy covering just one life because it doesn't pay the death benefit until both insured individuals have died.

Several types of second-to-die policies are available in the marketplace. Traditional whole life and universal second-to-die policies have been offered for years by a number of insurers. Variable second-to-die policies which offer policy owners more investment control and growth potential than traditional policies are more recent additions to this marketplace.

Second-to-die life insurance may offer a cost-effective solution to estate liquidity needs because it can help provide the funds to pay taxes for the estate, rather than from the estate.

Terrence R. Johnson, MBA, The Equitable, 734-6016.

## NAARPR REPORT

(Continued from Page 3)

defense budget. Mayor Sharon Pratt Kelly has since said that her intention was to use the National Guard, not generally in the streets, but to do desk work to free up police officers. The point is that unemployed people can be hired to do the desk jobs.

cherish long after you return home.

TRAVEL TIPS  
1. Weather like in Russia: The climate can be quite warm and humid with temperatures ranging from 70 to 80 F.  
2. How should I dress? Dress is casual, layered clothing is

The danger of bringing the military into municipal situations is well understood by a significant section of Washington, D.C.'s residents. What they have seen in Chile, El Salvador and Guatemala shows that once the military becomes involved in consistent police work, a police

state results. That has happened in instance after instance.

Neither the mayor's request nor President Bill Clinton's response that Congress legislate authority to the mayor to call up the National Guard, gets to the roots of the problem.

Drug treatment costs money. Schools cost money. Decent and affordable housing costs money. Providing jobs costs money. But none will cost as much as a police state will cost us.

It has been fully documented by the federal government that sending people to college is less expensive than sending them to prison. It is time to pay the promissory note and not to surrender our democratic rights.

## WESTSIDE STORY —

(Continued from Page 3) If black progress means gaining rights the U.S. government said we had 100 years ago, then America's laws are just empty pieces of paper. Just-us, means nothing, and liberty is for some. His-story is just that, and black America gets to speak for just, ...one. peace

## TRAVEL WITH BATES

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find absolutely irresistible. Comfortable accommodation, superior service good meals plus parties, games, dancing and shipboard entertainment will assure you a memorable cruise holiday. You will be rewarded with immeasurable memories to

recommended, and bring comfortable walking shoes.

3. How do I exchange my money and make purchases? For purchases in Russia some shops accept only dollars. All tour passengers will have the opportunity to exchange dollars for rubles at authorized exchange desks.  
4. Are medical services available? Medical services are extremely limited in Russia and are not as sophisticated as in the United States. Travel is not recommended for those with potential health problems.  
5. Can I make telephone calls to the United States? Making telephone calls from Russia can be very difficult and expensive.



Terrence R. Johnson, M.B.A.  
(702) 734-6011

The Equitable Life Assurance Society  
1785 East Sahara, Suite #250, Las Vegas, Nevada 89104