

MONEY MANAGEMENT

DON'T WAIT UNTIL APRIL 14 TO HIRE A TAX PREPARER

If you are considering hiring a tax preparer, the Nevada Society of CPAs recommends that you begin your search for the right help now. Not all tax preparers are created equal, and those that may be the most qualified to prepare your return

could be unavailable if you wait until your tax return is due.

Among those who can help prepare your return are certified

public accountants (CPAs), tax attorneys, and enrolled agents (individuals certified by the U.S. Treasury Department). These are the only professionals who can represent you legally before the IRS in the event your tax return is audited.

DETERMINE YOUR NEEDS

To ensure that you hire the right kind of professional, consider the complexity of your tax return. Do you have a home-based business? Have you had large capital gains or losses in the last year? Did you experi-

ence a large casualty loss in the past year? Do you have rental property? If so, try to retain a tax professional who has experience dealing with these kinds of issues.

Even if your needs are complex, you may still find the help of a tax preparer to be cost effective if you have experienced a major lifestyle change, such as retiring, divorcing or assuming full-time care of a relative. Additionally, if you think the new tax law will result in significant changes to your tax liability, it

may benefit you to obtain assistance from a tax professional.

SHOP AROUND

If you've never hired a tax preparer before, you can start searching for one by contacting friends and associates who may have similar incomes or be involved in similar lines of work. You can also check with your local chamber of commerce, as well as civic and church groups for names of qualified tax professionals. Finally, ask other professionals you know, such as

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EXCEL OFFERS UNIQUE BUSINESS OPPORTUNITY FOR THOSE WHO WANT TO WORK AT HOME



Ed and Gayle Rogers perform weekly seminars for Excel representatives. Photo by Victor Ingram

By Victor S. Ingram

Husband and wife team Gayle and Ed Rogers have established a competitive niche in the wide open field of telecommunications. The two have developed a marketing group which

caters to those who want savings on their monthly long distance bills. As AT&T and MCI spend hundreds of millions on their advertising budgets in a quest of the number one carrier status, Gayle and Ed have made

strides in marketing long distance service from their living room couch. The two use the EXCEL marketing strategy to present long distance service options plus valuable travel savings and bonuses to cus-

(See Excel, Page 25)

Real Estate Perspective



By Loretta A. Hall

PROSPECTIVE BUYERS WITH BAD CREDIT OR NO CREDIT HISTORY!

What if my credit is bad or if I have no credit history? I hear this all the time. If prospective buyers have any doubts about their credit history, they should obtain a copy of their credit report through one of the credit-rating agencies listed in the phone directory or obtain one through a mortgage lender. Both services are generally free, if not the fee is very small.

If late payments or nonpayments are listed on the report, the next step is to contact the creditor, make payments if necessary and get the problems cleaned up. If the creditor will not budge, the prospective buyer should explain the situation in a letter that can be attached to the mortgage application. Institutions are often forgiving of one-time periods of poor credit that is unlikely to occur again, such as a sole period of unemployment of a divorce.

The actual credit problem, however, usually must be reconciled and the borrower must be able to demonstrate he or she now has the ability to make regular mortgage payments. Most lenders say that a history

of not paying rent in a timely manner can be the most devastating credit problem for first-time home buyers.

In situations where prospective buyers have a questionable credit history, they might need to take a year or two to clean up their credit. After you decreased the amount you owe and are able to show a two-year history of making payments on time, you may be ready to reapply for a mortgage loan and begin looking for a home to buy.

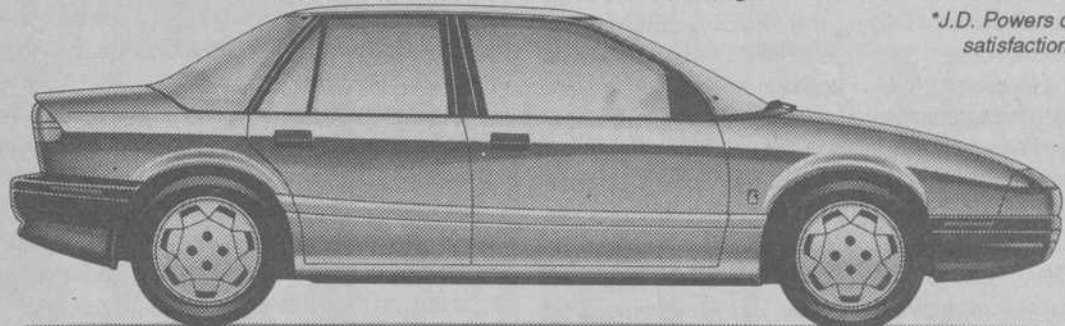
On the other hand, buyers with a lack of credit history often can compete by showing a history of making regular rent, phone and utility bill payments. If you have a problem, take the necessary steps to improve your credit and don't let bad credit or the lack of credit keep you from achieving the great American dream of homeownership!

As always, please contact a professional for all your Real Estate needs or write to me c/o REAL ESTATE PERSPECTIVE, Las Vegas Sentinel-Voice Newspaper, 1201 South Eastern Avenue, Las Vegas, Nevada 89104.

Who's ranked behind Infiniti and Lexus?*

- | | |
|------------------|-------------|
| 1. Lexus | 6. Toyota |
| 2. Infiniti | 7. Audi |
| 3. SATURN | 8. Cadillac |
| 4. Acura | 9. Honda |
| 5. Mercedes-Benz | 10. Jaguar |

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