

BUSINESS

FINANCIAL REPORT

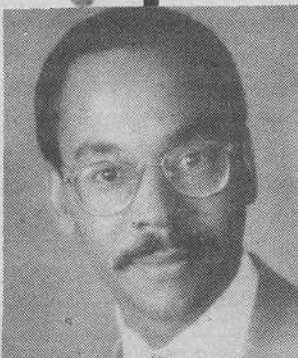
Improving Money Market Funds Provide Attractive Option

By Fred T. Snyder

Although the world of investing has no guarantees, many investors still search for the lowest degree of risk possible. And for those looking for those options, there exists money market funds. Many investors feel these funds look especially attractive now, in light of rising interest rates and the funds' competitive yields. You may also consider the following factors:

Securities involved. Started in the 1970s, money market funds are open-ended mutual

funds that invest in low-risk securities such as commercial paper (short-term obligations), banker's acceptances, government securities and certificates of deposit (CDS). The turnaround time for these securities can be as short as two days but is rarely longer than 270 days. The funds seek to maintain its net asset value at a constant \$1 a share — only the interest rate goes up or down (although there can be no assurance that funds will be able to maintain a stable net asset value of \$1 per share). These



FRED T. SNYDER funds are sold only by prospectus.

Convenience. Money market funds offer investors a low-risk, (See Financial Report, Page 7)

B of A Opens Second West Las Vegas Branch



BofA Nevada's Reba Labat (l-r), branch manager, and Marie McGee, customer service manager, stand in front of the bank's new branch inside the recently opened Vons store at 1061 West Owens in West Las Vegas.

Bank of America Nevada today announced the opening of its second full-service branch in the West Las Vegas area. The new branch is located inside the recently completed Vons store at 1061 West Owens.

In 1992, BofA was the first bank to open full-service branch in West Las Vegas, which the branch named the Martin Luther King branch. This facility is located at 835 North Martin Luther King Blvd., at the corner of Washington.

"We are very excited to open another branch in the West Las Vegas area," said BofA Nevada Executive Vice President Randy Dawson, Consumer Banking Division. "The opening of our

Home Based Computer Businesses

Is there one among us who has not as some time dreamed of owning our own business? For many people, the realization of the "American dream" is to break the chains which bind us to the "company" and become

Martin Luther King branch three years ago was a prelude to the opening of this latest facility. The support of the residents and businesses in West Las Vegas

(See B of A, Page 23)

fully self-sufficient and prosperous. And while there are many reasons why people want to become self-employed, there is one reason that is cited most often—the opportunity for personal freedom. To be able to come and go when you please and not to be accountable to anyone seems to be most prized by the human spirit.

While this scenario is but a dream to some, it is not enough to others. Many people want even more than mere self-employment, they want to also work for themselves from their home! Is there no end to this insanity? The mere thought of commuting 30 seconds from anywhere in the home to "where the business takes place" rather than the normal drive time does have a certain appeal.

Well, enough of this teasing—the point of this month's article is that the dream is possible. You can become self-employed and work from your home. According to several sources (including Home Office Computing magazine) nearly 27 million Americans work out of their home and the number grows each year. As a matter of fact, Home Office Computing claims that 4.2 million Americans gave up the corporate life last year for the rewards of working from the home.

While there are some disadvantages to working at home (and I should know, as that's where I've been working from for the last four years), the (See Computers, Page 23)

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