Give Your Portfolio Preferred Stock Treatment

By Fred T. Snyder

We'd all like to know that the stocks we purchase will provide us a certain, stable return. But, unfortunately, we just don't have the opportunity to invest in a stock like that, right? Not necessarily. For those of you who would prefer a stock investment that offers a fixed rate of return, you may want to consider preferred stock.

The main difference between preferred and common stock is that preferred stock pays a set dividend rate. It also has priority over common stock for dividend payments and liquidation of

assets. And while preferred stock usually does not carry voting rights, it can provide greater current income than what is available from the issuing corporation's common stock. The features of preferred stock include:

Preset Dividends. By investing in preferred stock, you typically receive quarterly dividend payments at a specified rate. This arrangement has some pros and cons. For instance, while owners of preferred shares receive their dividend payments before common stockholders, those



FRED T. SNYDER payments will not increase, even if a company's performance improves, which would be a benefit common for stockholders.

(See Financial Report, Pg 21)

AFRO American Explodes Onto ternet Via AT&T Agreement

BALTIMORE - AFRO American Newspapers (the "AFRO"), a 103 year-old chain African American newspapers, has announced an agreement with AT&T which will result in its establishment as an important presence on the World

Wide Web of the Internet through its new "AFRO America" home page.

With the introduction of AFRO American on the Internet, African American history will for the first time have a presence on this world wide information network. AT&T and Afro-American New:

Through the graphic and interactive capabilities of the Internet, the AFRO is presenting a new look to its massive archives, which detail the historical role of African Americans in the 20th century. (See AT&T Agreement, Pg 20)

Internet Agreement

BRIDGEWATER — (I to r) Dan Schulman, vice president of marketing for AT&T's small business division and John "Jake" Oliver, chairman and CEO of the AFRO sign onto the Afro's home page which is sponsored by AT&T. The AFRO's home page, AFRO America news, entertainment, 100 years of African American history and information on AT&T services for small business owners and consumers. Photo by Felix H. Bryant, Jr.





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Mr. Bibbs will be available for signings. He will exhibit and sell originals, lithographs, serigraphs and fine art prints.

This announcement is neither an offer to sell nor a solicitation of an offer to buy these securities. The offer is made only by the Prospectus which may be obtained from the undersigned only in Nevada where these securities may lawfully be offered.

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NMPC Hosts **Minority Business Opportunity Day**



KEN BRYAN

The Nevada Minority Purchasing Council, Inc. presents "Create a Silver Lining Thru Effective Partnerships." This Minority Business Opportunity Day will be held Friday, October 20, 1995 at the Stardust Resort and Casino. The Trade Fair opens at 10:00 a.m.

Meet buyers, network, market your products and learn to stretch advertising dollars. Seminars on Business Planning and Finance are available at no cost.

Lunch is available, featuring Ken Bryan, Director, Office of Small and Disadvantaged Business Utilization (OSDBU) for the United States Department of Justice. As keynote speaker his topic will include: Affirmative Action, Doing Business with the U.S. Government and Development of Minority-Owned Businesses.

For exhibitor information and registration information, please call (702) 894-4477. Plan to attend Minority Business Day, Friday, October 20th.