

REAL ESTATE

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understanding that you have the right to make your own decision to your own best advantage. Often people, especially first-time home buyers feel overwhelmed or intimidated by imposing financial institutions. However, they are there to serve you as well as to ensure their own profits. If you don't borrow, they don't profit. It's that simple. Choosing the right mortgage can make your life simpler and easier in the long run. It may even enable you to buy the house of your dreams earlier than you thought possible. Putting the time and effort into selecting your

mortgage to ensure a proper fit is one of the best investments you can make, as the more work you put into looking at various home financing options can only increase both your consumer power and your sense of security. As always, please contact a Licensed Real Estate Professional for all your Real Estate Needs or write to me, Loretta Arrington Hall, c/o REAL ESTATE PERSPECTIVE, Las Vegas Sentinel-Voice News-paper, 900 East Charleston Blvd., Las Vegas, NV 89104. *Loretta Arrington Hall, Owner/Broker, Arrington & Associates Real Estate Company.*

TAKE A WALK

(Continued from Page 12) and entertainment for walkers will be provided. Sponsor forms for walkers are available at all urban and rural Clark County community center locations. This is a great way for businesses, groups and organizations and schools to

demonstrate their concern and commitment to the future of America's mothers and babies. Thanks to the generosity of Southern Nevada sponsors including Clark County Parks & Recreation, Kenny Rogers Roasters, Wet n Wild, Sunrise Children's Hospital, American

Nevada Corporation, K-Mart, Allstate Insurance, Nevada Power, KVBC TV-3, Stardust Resort and Casino, Mirage Resorts Inc., Ocean Spray, Sprint Cellular, and Office Depot. For more information on how you can be involved in WalkAmerica call 459-9255.

MONEY MANAGEMENT

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calculating the return on your investment. You should be able to ride out the intermediate ups and downs in the market and still come out ahead. Keep in mind if you try to avoid risk altogether by putting your money only in the safest investments, you run the risk of not earning enough to beat inflation. 9. Know the costs. Market risk is a given, but there are other investment-related costs that have nothing to do with risk — commissions, markups, and management fees. Because these costs are not always obvious, it's important to ask about them before investing, and include these fees when

calculating the return on your investment. 10. Don't overlook taxes. Keep in mind that many of your investment decisions will have tax ramifications. To help you make the most of your investments and minimize the tax impact on any gains, it's wise

to consult a CPA or another tax advisor. *Money Management is a weekly column on personal finance prepared and distributed by certified public accountants. Nevada Society of Certified Public Accountants, 5250 Neil Road, Ste 205, Reno, NV 89502.*

SLEEP DISORDERS

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these may solve the problem. Dental appliances that help hold the mouth open to facilitate breathing are also available for children and adults, Pelayo says. Often helpful are machines which keep the airway open during sleep by gently pumping a continuous stream of air into the nasal passages through a mask worn over the nose. These devices are called continuous positive airway pressure (CPAP) machines, and their rental is often covered by insurance.

SPRINT

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Likely users of ISDN technology may include: • Residential customers and work-at-home professionals who use personal computers for their livelihoods or who spend substantial amounts of time accessing the Internet. • Teachers who require on-line connections to national information databases such as those provided on the Internet. • Real estate professionals using on-line video home listings. • Retailers for on-site credit card verification. • Medical offices in need of on-line processing to verify patients' insurance information and file insurance claims. • Courts and prisons for video connections allowing in-prison arraignments. "ISDN is another example of how Sprint/Central Telephone-Nevada is anticipating and meeting the needs of its customers by providing advanced technology," com-

mented Seitz. Business customers using key, PBX or Centrex systems should call (702) 244-6006 for further information or to order ISDN. Residential and basic business service customers should call (800) 901-WORK. Sprint/Central Telephone-Nevada operates a 100 percent digital network and serves approximately 660,000 access lines in southern Nevada. Sprint is a global commun-

ications company — at the forefront in integrating long distance, local and wireless communications services, and the world's largest carrier of Internet traffic. Sprint built and operates the United States' only nationwide all-digital, fiber-optic network and is the leader in advanced data communications services. Sprint has \$12.6 billion in annual revenues and serves more than 15 million business and residential customers.

Sunshine Smith

Continued From Page 13 averaged 12 points, 5 rebounds, 7 assists and 4 steals per game for Oak Hill, who finished the year with a perfect 36-0 record and was named the No. 1 prep team in the country by USA Today. He transferred to Oak Hill from Christ the King High School in Middle Village, New York (he's originally from Brooklyn) where he averaged 15 points and 8 rebounds per game as a junior, while earning all-city and all-

league honors. As a freshman at UNLV, Sunshine was named to the Big West All-Freshman team as he led the Rebels in steals with 29. As a junior last season, he led the team in assists at 3.7 per game. And just in case you're wondering, he was given the nickname "Sunshine" during his childhood by a basketball instructor who said Smith could light up a room with his smile. Well, one thing's for sure, with the way he's been shooting the ball lately, seems Sunshine can light up more than just a room these days.

Excellent Financing Available

<p>TOSCANA 3 and 4 bedrooms 1 and 2 stories</p> <p>Rancho Las Brisas From \$180,125</p> <p>Deluxe standard features and great optional "extras" are what make living in all-new Toscana a very smart move. Up to over 3,000 sq.ft. of space is available, along with such amenities as a food preparation island in the gourmet Kitchen and a ceramic tile fireplace in the Living Area.</p> <p><i>Take Tropicana west, past Rainbow, to Santoro Drive and turn right (across from Spanish Trail). Right again on Zanzibar Lane to furnished models. Sales Office: 8227 San Ramon Drive, 367-4886</i></p>	<p>AVENTURA 3 and 4 bedrooms 1 and 2 stories</p> <p>Rancho Las Brisas From \$149,450</p> <p>Aventura is a brand-new community right across from Spanish Trail. Despite the posh location, these fine homes are surprisingly affordable and include many special features like dual sinks in the Master Bath and white-finished GE appliances in the Kitchen.</p> <p><i>Take Tropicana west, past Rainbow, to Santoro Drive and turn right (across from Spanish Trail). Right again on Zanzibar Lane to furnished models. Sales Office: 8262 San Ramon Drive, 367-2339</i></p>
<p>CREST RIDGE 3 and 4 bedrooms 1 and 2 stories</p> <p>Rancho Las Palmas From \$117,250</p> <p>These single-family homes are available in four spacious plans with up to approx. 2,100 sq.ft. and as many as four bedrooms and three baths. Amenities include volume ceilings, a gas fireplace in the Family Room, an elegant oversized tub in the Master Bath and front yard landscaping.</p> <p><i>Take I-15 to Blue Diamond exit, then south (right) on Las Vegas Blvd. to Windmill. Turn left and follow signs to furnished models. Sales Office: 610 Palmwood Lane, 263-1313</i></p>	<p>El Encanto 3 and 4 bedrooms 1 and 2 stories</p> <p>Rancho Las Palmas From \$129,525</p> <p>El Encanto has two dramatically different single-story floor plans plus a spacious two-story plan with up to 2,198 sq.ft. (with a bonus room) and automatic membership in the prestigious Rancho Las Palmas Pool and Racquet Club.</p> <p><i>Take I-15 to Blue Diamond, then south (right) on Las Vegas Boulevard to Windmill and follow signs to models. Sales Office: 8154 Flanders Terrace, 361-1679</i></p>
<p>Glendon Heights Up to 5 bedrooms 1 and 2 stories</p> <p>Green Valley From \$174,250</p> <p>Glendon Heights brings homes of distinction to Green Valley. Three ample floor plans have from approximately 2,179 to 3,329 square feet of space, and feature interior Laundry Areas, gourmet Kitchens with GE appliances, and Jacuzzi tubs and showers in the Master Baths.</p> <p><i>From Sunset Road, follow Green Valley Pkwy. South to Windmill Pkwy. Turn right on Windmill, then right on Kelton Lane and follow signs. Sales Office: 2219 Midvale Terrace, 564-0070</i></p>	<p>LYNBROOK 2, 3 and 4 bedrooms</p> <p>Green Valley From \$129,450</p> <p>If you're looking for options to make a home your very own, then Lynbrook is the place for you. All three plans allow you to choose a Den, Loft or Bonus Room in place of a Bedroom. Other highlights include Kitchen breakfast nooks, three-car garages, and planted front yards.</p> <p><i>From Sunset Road, follow Green Valley Pkwy. South to Windmill Pkwy. Turn right on Windmill, then right on Kelton Lane and follow signs. Sales Office: 2211 Midvale Terrace, 564-2100</i></p>
<p>Rollingwood 3 and 4 bedrooms 1 and 2 stories</p> <p>Eldorado From \$171,950</p> <p>Rollingwood offers single-family luxury homes up to 3,000 sq.ft. on lots as big as 75' x 110'! And the best part is you can "customize" your home with features like a boat door in your garage or a huge Super-Family Room.</p> <p><i>Take I-15 north to Craig Rd. Exit on Craig, then left to Camino Al Norte, which becomes Camino Eldorado. Turn right and follow signs to models. Sales Office: 1336 Dover Glen Drive, 399-3100</i></p>	<p>SUMMERFIELD 3 and 4 bedrooms 1 and 2 stories</p> <p>Eldorado From \$120,450</p> <p>These homes offer three versatile floor plans (up to approx. 2,225 sq.ft.) that are perfect for the family that wants to move up — and stay. Choose from many custom design options as well as a Bonus Room and Optional Den.</p> <p><i>Take I-15 north to Craig Rd. Exit on Craig, then left to Camino Al Norte, which becomes Camino Eldorado. Turn right and follow signs to models. Sales Office: 6070 Shadow Oak Drive, 399-0533</i></p>
<p>PARKRIDGE HOMES 3 and 4 bedrooms 1 and 2 stories</p> <p>Eldorado From \$97,450</p> <p>Parkridge Homes are all new homes in Eldorado, homes that you can "customize". And you're in a very prime location: top-of-the-valley, away from Craig Road traffic, with a new elementary school and park.</p> <p><i>Take I-15 north to Craig Rd. Exit on Craig, then left to Camino Al Norte, which becomes Camino Eldorado. Turn right and follow signs to models. Sales Office: 6048 Shadow Oak Drive, 399-4149</i></p>	<p>HERMOSA 3 and 4 bedrooms 1 and 2 stories</p> <p>Summerlin From \$110,950</p> <p>The very newest single-family homes at Summerlin. Three Hermosa models are ready for you, whether you're a first-time buyer or a move-up buyer or a family that just wants to move into the enchanting Summerlin environment.</p> <p><i>US-55 to Summerlin Parkway west. Take Buffalo Drive off-ramp north to Cleo Vista Drive and turn left. Follow signs to models. Sales Office: 7712 Sierra Paseo Lane, 256-2755</i></p>

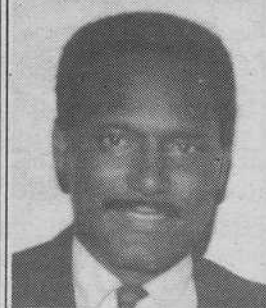
Prices, rates and terms subject to change without notice, and do not include lot premiums and optional extras. All square footage is approximate. Contractor's License #3633A

Pardee Homes
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EQUAL HOUSING OPPORTUNITY

Desert Chrysler-Plymouth
(on Fremont between Sahara & Showboat Casino)

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KING PLAY UPDATE

Tickets prices for the Feb. 23 and 24 performances of "The Dreamer," a variety show depicting the life of Dr. Martin Luther King Jr. and important landmarks of the civil rights movement, have been adjusted as follows: \$4 for seniors, students, and children 3-10, \$5 for adults in advance, and \$7 for adults at the door. Children under 2 are admitted free. The performance will be at the Lorna J. Kesterson Valley View Recreation Center in Henderson.