

Online

(Continued from Page 6)
benefits to going online and described such services as "really useful," "educational for

adults and kids," and "make life easier."
• Despite the fact that men continue to dominate online, 41

Injuries

(Continued from Page 7)
and burnout. The body needs time to recover, and rest periods are necessary to allow the body to heal and stay healthy. Young athletes can be competitive in athletics without training year-round, although certain sports, such as swimming, gymnastics and ballet do train all year.

cause of injury to adolescents, behind automobile accidents, alcohol-related incidents and firearms. Hergenroeder says sports-related injuries are a distant fourth, but they could be even further down the list if physicians, coaches, parents and athletes themselves recognize their seriousness and work together to prevent them.

Estate

(Continued from Page 4)
and make them happy." Remember, estate planning is not limited to simply distributing your possessions at death or during your lifetime. It also involves keeping as much of your income and assets from taxes as possible. This also increases your "well being." Everyone, no matter how rich or poor wants to pay the least taxes legally possible; estate planning is an integral part of that process. By using combinations of gifts, trusts, pension plans, life insurance and other instruments, you can lower your tax burden and keep more for yourself, as well as transfer more to your

spouse and children. Additionally, we all make investments in ourselves during our lifetime. We seek education and job training to increase our long-term earning potential. We protect our investments by having pensions, life insurance and disability insurance. Pensions and insurance are all part of our estate and must be properly accounted for in our planning. Estate planning is not simply for the wealthy but for everyone who wants to improve their "well being" and their family's "well being."

To be continued.
*James P. Greene Esq.,
Eichacker and Associates.*

Money

(Continued from Page 4)
In addition, the IRS has permitted deductions for business entertaining in a home. Again, keep in mind that your ability to claim similar deductions depends on your particular circumstances.

entertained. CPAs recommend that anyone who typically incurs such expenses maintain an expense diary or log and update it regularly.

Keep in mind that the IRS has denied otherwise allowable deductions because of poor recordkeeping.

Also, shoddy recordkeeping may suggest shoddy business practices and, consequently, invite more questions from the IRS.

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, Suite 205, Reno, Nevada 89502.

What kind of records should I keep?
Generally, a key to passing IRS tests is recordkeeping. Since entertainment expenses are viewed as being particularly susceptible to abuse, you must be able to substantiate all claims. For each business meal or entertainment event, you must indicate: the amount of the expense; date, time and location, business purpose; and relationship to the person being

percent of at-home online users are women.

• A majority of 70 percent said they believe online services should allow for parental monitoring.

• More people identify online users as "successful" than as "couch potatoes."

This study indicates the next wave of online consumers will have needs and values that differ significantly from current users. No longer just for techies, the next generation of online users won't necessarily seek what's "in," but what's easier, more efficient ways to learn and more entertaining things to do at home.

Families considering going online should look for service offerings which meet these changing needs. This spring, for example, CompuServe will introduce a new online service code-named Project WOW! Developed specifically for families and at-home use, the service will be easy-to-use and will offer rich content and graphics.

The Project WOW! Study was conducted in the Fall of 1995 among a nationally projectable random sample of 1,000 Americans 16 years of age and older with an oversample of 200 users of online services at home.

Marathon

(Continued from Page 7)
race day.

"Rest is just as important as the miles you're running," Cianca said. "You'll need more rest than you required before training, and a diet rich in carbohydrates to give your body additional fuel." Another key is "patience."

"Many beginners push too hard or ignore aches and pains, wind up injured and never make it to the starting line," Cianca said. "If you wake up tired or if you're fatigued throughout the day, either reduce your workout or rest completely. Missing a day here or there isn't going to hurt your training and, in fact, will probably help you avoid injury."

When race week approaches, take some time to focus on the race — get your equipment laid out, make travel arrangements and think positive thoughts about the effort ahead.

"For first-time marathoners, it's helpful to break up the race into five-mile segments," Cianca said. "This helps make the overall distance feel less intimidating and should help to ensure even pacing throughout the race."

WE WANT
TO GIVE
CREDIT
WHERE
CREDIT IS
DUE.

At First Interstate Bank

we know how hard

it can be to establish

credit. That's why when

we look at applications

for our home loans, car

loans and credit cards,

we keep in mind that

everyone's financial

situation is different.

We will work with you

to determine which of

our wide variety of loan

and credit products

best meet your needs.

So stop by and we'll

help you get the

credit you deserve.

YOU & 

First Interstate Bank



Subject to credit approval. Other conditions may apply.
© 1996 First Interstate Bancorp. Every First Interstate Bank is a Member FDIC.

C & T Communications

(SPECIALIZING IN SALES & SERVICE OF BEEPERS & CELLULAR PHONES)

NEW ACTIVATIONS
\$30⁰⁰

\$10.00 per month for airtime

657-0400

Mention this ad and receive \$10.00 OFF any activation or purchase of a pager
CORY MOORE, OWNER

BLACK OWNED BUSINESS
3254 N. CIVIC CENTER, STE A • OFF I-15 & CIVIC CENTER
(in the Cheyenne Square Shopping Center, just before NAPA Auto Parts)

