

Money

(Continued from Page 8)
 even or come out ahead if your use only 75 percent of the money you set aside.

The Dependent Care Flexible Spending Account works much the same way as its health care counterpart. Because child-care expenses are more predictable, it's easier to determine your contribution and less likely that

you'll forfeit money. You can use a dependent care FSA to pay for certain child-care services including babysitting, day care centers, day camp, and before-and-after-school care programs for children under age 13, or to pay for elder care for a person who lives with you and qualifies as a dependent.

Fund your 401(k)

One of the best ways for you to maximize your employee benefits is with a company sponsored 401(k) plan. With a 401(k), you contribute pre-tax salary to a retirement plan in which your contributions and earnings grow tax-deferred until retirement. To make the most of your 401(k) plan, you should make every effort to contribute as much as you can. And since most plans allow you to borrow from your account, don't let your concern that you may someday need the money keep you from contributing to your 401(k).

Most plans allow you to change your selections at different times during the year. However, with year end quickly approaching, you should take

the time to evaluate how your investments have performed over the past year and to prepare an investment plan for 1997. Review the materials your employer provides to see if your plan has added any new mutual funds or other investment opportunities. You should determine whether it might be necessary for you to reallocate your assets.

With employers shifting both benefit selection and benefit costs to employees, CPAs say it's important that you can best use your benefit options to provide for you and your family.

Money Management is prepared and distributed by the Nevada Society of Certified Public Accountants.

DOOLITTLE EXPANSION

What would you like to see in your community center?

*By Javoulaee McGee
 Special to the Sentinel-Voice*

The City of Las Vegas Neighborhood Improvement Division and Park And Leisure Activities Department will coordinate to design and expand the Doolittle Community Center, to provide for more room for programs and to expand the Senior Center.

The City of Las Vegas Parks Department has arranged two committee meetings with the West Las Vegas community to discuss the renovation of Doolittle Recreation and Senior Center. More than \$1 million has been allocated for the project.

All are welcome to come give their ideas during the community meetings on:

November 7th and 14th
 6:30 to 8:00 p.m. at Doolittle Community Center
 1901 N. J St. at W. Lake Mead Blvd.

For further information, please call Kristin Cooper of Neighborhood Services at 229-2330.

TIPS TO BE FIT

Cholesterol in your diet

By Vince & Yolanda

A high cholesterol level is one the main factors that contributes to heart attacks, strokes and other circulation problems. Cholesterol is a yellowish, waxy material. It's found in every cell in your body and it is essential for your cells to function properly. Your body produces all the cholesterol it needs. When you consume too much saturated fat, your cholesterol level increases. Excess cholesterol in your diet is eventually deposited in the inner walls of your arteries. As you get older, scar tissue and other materials build up over the cholesterol causing the arteries to narrow. This is called atherosclerosis. When the arteries leading to the heart narrow, blood flow becomes restricted which can lead to a heart attack. When the arteries leading to the brain narrow, you

can have a stroke. More than 40 million Americans have high cholesterol levels.

Cholesterol Free

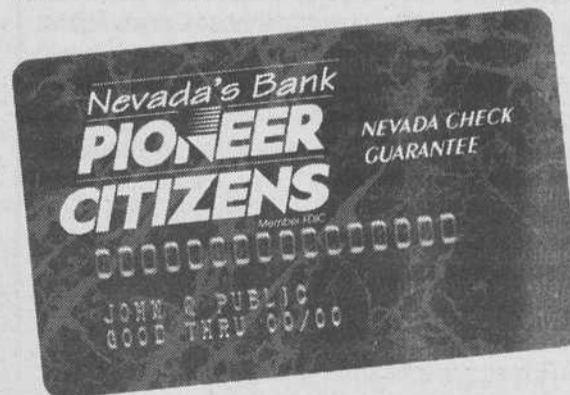
Diet is the single most important factor to help lower your cholesterol level. Cholesterol is found in meats, dairy products and some vegetable oils high in saturated fat. Foods labeled "No Cholesterol" or "Low Cholesterol" aren't necessarily healthy, and may still be loaded with saturated fat. Saturated fat has more affect on your blood cholesterol than the amount of cholesterol you take in. Read labels and limit your saturated fat intake to 14 grams daily.

Cholesterol and saturated fat are found in both the lean and fatty parts of meats. By removing the fat and skin from meats you get rid of most of the saturated fat, some cholesterol and you

(See Cholesterol, Page 13)

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*Allow 5-7 business days.

NOTICE
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5 SEATS OPEN

ANY INDIVIDUAL OVER 18 YRS. OF AGE
 WHO WOULD LIKE TO BE A CANDIDATE
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