

BUSINESS

Fall is the best time for home bargain-hunting

Special to Sentinel-Voice

Most people have heard that the best time to sell a home is during the spring or summer months. That's when the home buyers come out of their winter hibernation. But what is the best time to buy a home? Well, statistics say the winter months are best for bargain-hunting. You are correct if you answered between Thanksgiving Day and New Year's Day. To be more specific, the best day during this period to buy your home is when the weather is

extremely cold, windy, rainy and simply miserable.

The reason this is the best time to buy are (1) only serious, motivated home sellers have their residences listed for sale at this time of the year and (2) all the other prospective home buyers are busy doing more important things like sitting around the fireplace with friends and family entertaining, attending holiday parties, travelling and shopping for gifts. So this will leave the bargains for you, the more serious buyers.

The result is you will be

Real Estate Perspective

By Loretta Arrington
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the only buyer who makes a purchase offer and your seller will be thrilled to accept any offer at this time of the year. If you want a real deal, this is the season for house bargain-hunting. Waiting until this time of the year might save

you thousands of dollars.

But of course, before you get started, don't forget to get pre-approved for a home loan, consult the best real estate agent, never buy a house until you have investigated the neighborhood, have a

certified inspector inspect the house, ask your real estate agent to prepare a written comparative market analysis (CMA), have the seller to disclose all material defects in writing and have your agent include mortgage finance and a professional home inspection as contingencies in your purchase offer.

These are just a few tips to remember. Your real estate agent will make sure other important issues are handled. By doing your homework and putting in a little extra work, it is possible to buy a home

during this time of the year for a bargain price. Happy house hunting!

As always, contact a Licensed Real Estate Professional for all your real estate needs or write to me c/o Real Estate Perspective, Las Vegas Sentinel-Voice, 900 East Charleston Blvd., Las Vegas, Nevada 89104 or e-mail me at griot@vegas.infi.net

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African-Americans are still trying to get power

John William Templeton Special to Sentinel-Voice

(NNPA) — From James Brown and Micheal Jackson to O.J. Simpson, it can become painfully clear that just being a prominent, wealthy African-American does not protect you from racism. In fact, it makes you more of a target.

Numerous Black politicians have learned that no matter how closely connected with the administration in power, they can be easily pulled into a media-driven scandal and yanked from the scene. San Francisco Mayor Willie L.

Brown Jr. is facing the same treatment currently by FBI agents, who are rummaging through his city offices and leaking his administration's itinerary to daily newspapers. Former Secretary of Agriculture Micheal Espy and the late Secretary of Commerce Ron Brown also faced similar problems.

Our political success has usually not included holding positions controlling either our economic or the justice systems. Yet, despite the timid, risk-averse, weak-kneed approach of the Clinton administration to civil rights, it has inched toward placing

a couple of officials in place to hold some real power in this society.

The nomination of Roger W. Ferguson as vice chair of the Federal Reserve Board puts the lawyer-economist in place to potentially hold what many think is the most important job in the country — the chair of the Federal Reserve Board.

The resignation of Alice Rivlin as vice chairman to focus on the D.C. Control Board opened the opportunity to move Ferguson into the second slot, a move announced by the White House last week.

Until Ferguson's nomination two years ago, the Federal Reserve had no Black representation. Ferguson, a McKinsey & Co. consultant and Harvard graduate, will end that trend.

Alan Greenspan, the current holder, has stayed in office through three terms with loud howls from Wall Street at any suggestion of his leaving. But, Greenspan may not opt to return for another term.

However, just having Black officials in place does not always translate into effective policies. Once in office, they generally find

themselves the captive of the position.

The Federal Reserve chair is an official of extraordinary independence, with the unique ability to affect world markets instantaneously with as little as a raised eyebrow.

Traditionally, one of the roles of the position has been to yank the rug out from under a recovery as soon as it appears that African-Americans are benefiting. We are now at one of those crossroads again. Will Ferguson sit by and let it happen in order to prove his fitness for the top job, or will he push for a more inclusive

monetary policy?

Similarly, Deputy Attorney General Eric Holder is taking a much higher profile as Attorney General Janet Reno faces a debilitating illness. Either before the end of this administration or in a new Democratic administration, Holder could assume the top law enforcement job in the nation.

In a new millennium environment, we must learn to engage these officials with hard-nosed, defensible alternatives to the status quo in order to maximize their access. It is not an easy (See Power, Page 9)

Ownership: Stop complaining about other people's stuff

James Clingman Special to Sentinel-Voice

(NNPA) — All this talk about the media and how it is treating or mistreating Black people is really getting to me. I hear complaints about what is on television and how we have been "dissed" by not being in the shows airing this season. Black stars rail against the lack of meaningful parts for themselves in major movies and how they have little if no say in the filmmaking business. I hear my people complaining about dominant daily newspapers' portrayals of them, as well as how we are being negatively characterized on radio talk shows.

On the other side of the coin, I haven't heard many Black people asking us to simply turn the television off, stop buying movie tickets, and turn to more important things like building our own economic base in media.

There is a dearth of Black ownership in the film industry despite the fact that many of

our Black stars reside in the "super-rich" neighborhood. The market penetration rate for White-owned newspapers, at least in my city, far exceeds that of local Black-owned newspapers. And, talk shows on Black radio are few and far between. They are also very difficult to keep on the air because of a lack of advertising revenue.

Why are we complaining about White-owned television stations not including us in their programming? Why are we upset about the lack of Black stars in films and the void of ownership in the film industry as a whole? Why are we sulking about White-owned newspapers writing negative articles about us? And, why do we lament the state of Black talk shows?

All of the answers are found in the overriding fact that media moguls do what they do because they own the media outlets. It's that simple. And, if you have kept up with the news about advertising

on Black-owned radio stations and other media, you know why Black talk shows are suffering. To put it bluntly, we are complaining about "someone else's stuff." If we owned these media companies and large corporations we could call the shots.

I know the first thing some will say. "Well, Bill Cosby tried to buy a television station, and they would not sell it to him." So what? At

least he tried, and besides, I don't hear too much complaining from him. So, we do not own the major television outlets; we also do not have to watch them, especially if we don't like their programming.

As for Hollywood, I hear some Black stars deride the absence of African-Americans in the boardrooms, their roles in films, and the money they make compared to White

stars. But, I still see them rubbing against their counterparts at the Oscar

presentations, despite the lack of Oscars that Blacks have (See Ownership, Page 9)

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