

BUSINESS

Investigate a neighborhood before purchasing a home

Special to Sentinel-Voice

Before you spend hundreds or thousands of dollars on a home, investigate the neighborhood before you purchase. I always suggest to my clients to check out the neighborhood and make their own judgement.

Because once you have purchased that home and discover you have barking dogs, bad neighbors, etc., you can't just simply take the home back for a refund like other merchandise.

Visit the neighborhood and the house without a real estate agent and look around on your own, so you're not pressured. You want time to thoroughly investigate the area and home you are considering to purchase. Visit the property at different times.

Real Estate Perspective

By Loretta Arrington
Licensed Real Estate Broker



Check out the weekends for various activities such as parties, pay a mid-evening visit on a Saturday. Go once or twice during the week and observe all activity levels.

Check with the police department for crime statistics. Ask to speak with the commander and find out the number of calls for the neighborhood. Ask the officer on duty what's his opinion of the neighborhood. Walk around and talk with

the neighbors. Ask if they have a neighborhood association or neighborhood watch group. I feel these are positive points. Contact the neighborhood leader of both groups and ask questions about the community.

What they tell you can help tremendously with your decision to purchase or not to purchase. Find out if the neighbors know why the house you're interested in is for sale. If they all agree that

the house was in poor condition and was constantly being repaired, it's time to move on.

Remember you are not just buying a home, you are buying into a community. So before you buy that home and make an investment, do your homework, be your own detective and spy before you buy.

As always, please 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 Newspaper, 900 East Charleston Blvd., Las Vegas, Nevada 89104 or E-Mail me at griot@vegas.infi.net.

Loretta Arrington, Owner/ Broker, Arrington & Associates Real Estate Co.

BET.com venture will create the leading on-line destination for Blacks

Special to Sentinel-Voice

NEW YORK – Black Entertainment Television CEO Robert Johnson announced that it will partner with four of the nation's largest media and technology conglomerates to create BET.com, a deal believed to represent the largest investment in an African-American Internet venture.

Microsoft Corporation, Liberty Digital, LLC, News Corporation, Inc., and USA Networks, Inc., will join BET Holdings to fund the joint venture. BET will retain majority ownership and control the project, although the partners will provide millions of dollars of in-kind contributions for marketing and promotion.

"The Internet is the platform for the powerful new digital economy and connected society," Johnson said. "The failure of any community to avail itself of the resources of the Internet will limit its ability to succeed in the new millennium. BET is bringing its media channels, content and brand resources together with those of our partners to create an online destination that will educate, enrich, empower and entertain African-Americans."

By offering and aggressively marketing a superior online site for African-Americans, Debra Lee, president and COO of BET Holdings, predicts that BET.com will help close the "digital divide."

She added, "BET's emergence into the technology arena marks the beginning of solid African-American representation in the Internet space."

BET.com will be designed to appeal to African-Americans of all ages and walks of life. The site will offer a broad array of content, covering topics relevant to African-Americans in channels such as news, entertainment, sports, education, health, family, history, finance, careers, technology and travel.

Additionally, BET.com will offer valuable communications tools such as e-mail and instant messaging and interactive chat communities.

As a direct online retailer, BET.com will offer urban apparel, books, music, beauty and health care, gifts, art, novelties and travel. Led by Johnson as chairman and CEO, BET.com will launch in November.

Take care in choosing a long-term care policy

Special to Sentinel-Voice

Did you know that approximately 43 percent of those turning 65 years old can expect to spend some time in a long-term care facility? What's more, about half of them will require care for three years or more, and 20 percent will spend five years or longer in a nursing home.

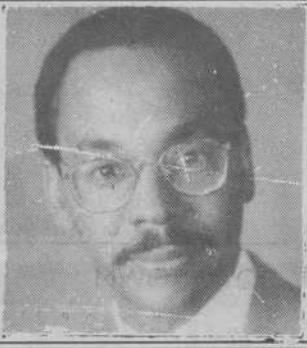
According to the National Council on Aging, long-term care expenses drive about 70 percent of senior-citizen families into federal poverty levels within four months of beginning institutionalized care.

Fortunately, you can prepare for the possibility of requiring long-term care in your older years by purchasing long-term care insurance, often referred to as nursing home insurance. Long-term care insurance provides benefits to offset the high costs of extended stays in managed-care facilities, home health care or adult day care.

If you are considering purchasing a long-term care policy or reviewing your existing policy, you should know that not all policies are

Financial Report

By Fred T. Snyder



the same. A good policy will offer:

- **Strong financial backing.** Look for a company with high ratings from the major rating services such as AM Best, Duff and Phelps, Standard & Poor's and Moody's. The rating measures the insurer's financial health, which directly affects its ability to pay claims from its policyholders.

- **An adequate daily benefit.** Currently, the average cost of nursing home care in most states ranges from \$95 to \$200 per day. Most policies will offer a daily benefit of up to \$200 per day.

- **Inflation protection.** The average age that someone

enters a nursing home is 79, according to the National Center for Health Statistics. If you purchase a policy at age 55, you may not need the coverage for 20 years. During that time, the average cost of a nursing home stay may more than double, considering a reasonable inflation rate.

- **A home health care option.** Most people like to remain in their own homes as long as possible. A good policy should offer at least a partial benefit for the services of a professional caregiver in your home.

- **A reasonable "elimination" period.** Similar to a deductible, an elimination period is the time span in which you pay for

your long-term care out of your own pocket. A typical elimination period is 90 days. It should be noted that if care is needed immediately following a hospital stay, Medicare will usually cover a portion of the cost up to 90 days.

- **An acceptable benefit period.** The average stay in a nursing home is 2.5 years. The benefit period should cover at least three years. You may want to consider a policy with an unlimited benefit period.

Because there are hundreds of different long-term care insurance plans available, be sure to compare the benefits and costs of several different policies. Your financial consultant can help you determine whether a long-term care policy is right for your circumstances. If a policy makes sense for you, your financial consultant can then help you choose from among several policies for one that best meets your needs.

This article was provided by A. G. Edwards & Sons, Inc., member SIPC, Fred T. Snyder/investment broker.

NBPRS to hold historic first conference in Detroit

Special to Sentinel-Voice

Sponsored by DaimlerChrysler as well as others, the National Black Public Relations Society will hold its first annual conference in Detroit, October 7-10. The conference/job fair is expected to draw some of the most talented African-Americans in the field of public relations and communications.

"This conference will mark a significant milestone for NBPRS and affirm our legitimacy and clout among other respected African-American organizations," said Alan Miller, Parliamentarian for NBPRS and a DaimlerChrysler Diversity Public Relations Manager. "We are poised to be a heavyweight resource in the new millennium."

NBPRS is the only organization of its kind dedicated to African-American public relations professionals as well as professionals in affiliated occupations. The foundation of today's NBPRS consists of a working board, a growing corporate base and resource pool. Education, expansion and empowerment are key components of its mission statement, whose fundamental philosophy is based on recruiting, networking and mentoring.

This year's event will be held at Detroit's Hotel Pontchartrain. For more information about the organization or the conference, contact Pat Tobin, President and CEO, or Alan Miller at (323) 856-0827.

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