

Poor

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30-year mortgage we ask, 'What's the payment?' It can be an interest-only loan, which means you never pay any of the principal off.

It could be a negative amortization loan, meaning that every time you make a payment you can owe more money next month.

We don't ask the question, 'What's the interest, and what's the term?'

'Rent to own furniture, we don't ask, 'How many times in a year, if I rent this television set and I pay you every week, how many times in a year have I bought this television?' You probably have bought that television three or four times," he said.

Kehinde Powell, the manager of the D.C. Hope Center says she sees people struggling everyday because of what she calls "massive consumerism" and bad priorities.

Powell said the number one thing low income Black people spend their money on is eating out and clothing.

One client she had spent at least \$600 a month for drinks and food at nightclubs.

"It's a very negative emotional relationship (with money). If we don't have it, we're very depressed. If we do have it, we're very happy. It's kind of like this weird marriage that Black people have with money. We don't look at it as we should, like a vehicle to obtain wealth, what it means to manage it," she said.

Bryant agrees that there is a serious self-esteem problem coupled with the fact that, culturally, Black people don't talk about their finances.

"There is no dialogue in our homes around money. We just don't talk about it. We like to spend it, but we don't want to talk about it, and we don't understand it. Part of this comes from this unfortunate tradition in the Black church that suggests 'money is the root of all evil.' Money is not the root of all evil. The 'love of money' is the root of all evil. Money

can set you free," he said.

Experts and financial counselors like Troy A. Robinson, who is the first vice president of the New York chapter of the National Association of Black Accountants, said that discipline and budgeting is the key, and people, no matter the income level, can live better.

"You really have to go back and examine what you're doing to see if there's anything in there you can cut. In order to build wealth, you need funds, and you need excess funds above and beyond your normal and necessary expense. Your cable might have to go; the cell phone might have to go. You have to recognize your strengths and weaknesses," Robinson said.

Robinson's chapter volunteers and visits schools, churches and community centers all over New York and teaches people about budgeting and fiscal responsibility.

He suggests people record all of their purchases and ex-

penses on a monthly basis to see exactly where the money is going.

Bryant agrees that discipline and education is what it takes for the post civil rights generation to get ahead in a society that is becoming more and more focused on what's green instead of what's black or white.

"We can't keep going around being mad at the White man and talking about this is racism when the fact is nobody forced you to go to the rent-to-own store, the White man didn't force you to go into his check cashing operation and pimp yourself when you could have gone to the bank and opened a savings account. You could have disciplined yourself and saved \$100 dollars. You know, if you save \$100 every month from age 17 to age 65 you'll be worth \$4.3 million. And that's a very conservative mutual fund," he said.

In addition to the free programs that are available through Operation Hope and

volunteers like the National Association of Black Accountants, Bryant said, people can start with cashing in the Earned Income Tax Credit on federal returns.

"It's a great program," he said. "In short, last year we poor folks, mostly black and brown, gave the federal government back \$9 billion that is owed to us. The only reason we didn't get it is because we didn't know to ask for it. One out of four Americans didn't even ask for the EITC credit."

Bryant said people who make less than \$40,000 a year and have children are eligible. For example, he said someone who makes \$35,000 a year with two kids could be eligible for \$4,000 a year and this credit is retroactive. All they have to do is fill out one page of paperwork, he said.

"If you haven't filed in three years, the government owes you \$12,000. Literally, there's no strings attached.

"We're not dumb, and we're not stupid," Bryant

said. "We're very savvy — you have to be very smart to survive poor in America. It's what we don't know that we don't know, [that] is what's killing us."

LEGAL NOTICES



INVITATION FOR BID
BID NO. 07-1735

PURCHASE OF SLOAN SIDE MOUNT FLUSH KITS

Documents pertinent to this advertisement may be examined and obtained between the hours of 8:00 a.m. and 5:00 p.m., Monday through Friday. To request a copy of bid documents call (702) 892-2950, or visit our website purchasing.lvcva.com

Las Vegas Convention and Visitors Authority
Purchasing Department
Room A203
3150 Paradise Road
Las Vegas, Nevada 89109

Bid Opening: AUGUST 16, 2006 at 1:00 P.M.

Location: SAME AS ABOVE

Sealed written bids must be received by the Purchasing Department, at the Las Vegas Convention and Visitors Authority Central Purchasing Office, Second Floor, Room 203A, on or until 1:00 P.M., PST, AUGUST 16, 2006. Bids will be accepted if date/time stamped 1:00 P.M., PST, AUGUST 16, 2006. Date/time stamps of 1:01 PM PST or later on AUGUST 16, 2006 will be rejected. Proposals will be publicly opened and read aloud, immediately after the established closing time and date. Submittal by fax is not acceptable.

Note: This Invitation does not constitute an order for the goods or services specified. No bidder may withdraw his bid for a period of ninety (90) days after the actual date of the bid opening.

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Your Horoscope Says... Aug. 10-Aug. 16

ARIES

Peace is flowing all around you this week. Soak up the harmony as if it were sunshine and smile, smile, smile. You'll be in synch with partners, family, friends, and even co-workers. Enjoy! Tackle a big task that requires a big crew.

Soul Affirmation: I find a source of strength in someone I love.

Lucky Numbers: 4, 9, 36

TAURUS

Your multi-tasking abilities will kick into high gear this week. While it's sometimes difficult for you to know how to handle a particular situation, this week you'll know the perfect answer. Everything good is unfolding.

Soul Affirmation: Facing down challenges makes me feel good about myself.

Lucky Numbers: 10, 50, 52

GEMINI

Sociable, lovable you! You can have a wonderful week this week if you hook up with like-minded friends. You'll find that many are on your wavelength this week. Appreciate your ability to bring people together.

Soul Affirmation: Cheerfully handling what comes at me is the test of who I am.

Lucky Numbers: 4, 14, 40

CANCER

Your intuition is showing, and you may surprise yourself as much as you surprise another by making a sudden intuitive leap and saying what you feel. You may feel as if you can read a certain someone's mind. Use your gift for good.

Soul Affirmation: I face each day

with a smile and the day smiles back at me.

Lucky Numbers: 16, 28, 43

LEO

Happiness is where you find it this week. How hard are you looking? It's easy for you to pull your thoughts away from any negative emotions and flow with your inner harmony. Let yourself be very happy this week. You have the right.

Soul Affirmation: Emptiness inside creates the space that I can fill with love.

Lucky Numbers: 5, 12, 27

VIRGO

Love yourself with all your heart and soul this week. Someone close to you may be acting up or acting out. Try to respond with patience and love. If that seems impossible, turn it over to your higher power and get on with your own joyful life.

Soul Affirmation: I go along to get along.

Lucky Numbers: 23, 34, 41

LIBRA

You look as lovely as can be this week, as you breeze through the week like a butterfly. All communications are effective, and, even more to your liking, they are fun. Enjoy some verbal soul vibrations with good friends later in the week.

Soul Affirmation: I let my friendships guide my way.

Lucky Numbers: 7, 49, 52

SCORPIO

You'll want to spend some time with a special friend this week, just being together. If you've been neglecting a relationship because of work demands, this week is a wonderful week to set things right.

Soul Affirmation: I open myself up to the vibrations of love.

Lucky Numbers: 14, 22, 31

SAGITTARIUS

Lots of spirituality discussions are going on around you this week. This energy will probably last throughout the week, so expect to enjoy yourself, or pass on all social company and spend the week enjoying yourself.

Soul Affirmation: I slow down so love can catch up with me.

Lucky Numbers: 15, 49, 54

CAPRICORN

You will get so much done this week that your friends and co-workers will be amazed. Accomplish this small, happy miracle by focusing on serenity instead of perfection. You'll be very surprised at the results.

Soul Affirmation: I listen to the sweet music of the life all around me.

Lucky Numbers: 26, 31, 42

AQUARIUS

It's best to keep your opinions to yourself this week, as many will be experiencing minor irritations and general grumpiness. Let others be who they are. You are a beacon of serenity. Others will notice.

Soul Affirmation: I enjoy working with others this week.

Lucky Numbers: 3, 4, 11

PISCES

It's a great week to tell somebody who you are close to that you love him or her. Saying it aloud gives you energy, and, of course, your designated adoree will be delighted! Keep the big picture in mind this week and you'll feel completely buoyant.

Soul Affirmation: When I reach out in love, someone is always there.

Lucky Numbers: 21, 40, 50

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(Comprehensive benefits package)

The City of North Las Vegas, the second fastest growing city in the nation, will be accepting applications for Entry Police Officer and Corrections Officer on a quarterly basis each year. The next testing cycle will be held in September 2006. Application Forms for Entry Police Officer and Entry Corrections Officer will be available beginning 8am Monday, August 14, 2006. Filing closes 5pm, September 11, 2006 or when 400 qualified application forms have been received, whichever occurs first. Minimum requirements include: U.S. citizenship; high school diploma or GED Certificate; minimum age of 21 AT TIME OF FILING; character above reproach (details available in HR); valid/current state driver's license at time of hire with satisfactory driving record and ability to obtain NV Class C driver's license at time of hire and maintain a satisfactory record. Must meet and maintain City's medical/departamental standards within a required time frame.

For detailed info regarding these position and to apply online (APPLICANTS MUST APPLY USING ONLY THE APPLICATION FORM FOR ENTRY POLICE OFFICER/ENTRY CORRECTIONS OFFICER), visit the City's website www.cityofnorthlasvegas.com or APPLY IN PERSON:



CITY OF NORTH LAS VEGAS

Human Resources Dept.
www.cityofnorthlasvegas.com
2225 Civic Center Dr., Ste 226
North Las Vegas, NV 89030
(702) 633-1500
Monday-Thursday: 8:00am-6:00pm
(Building access until 5:45pm)

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