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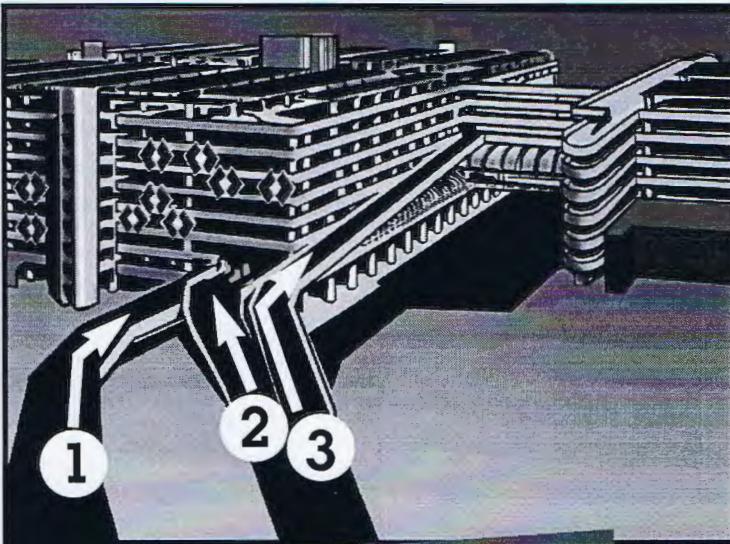
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COMMENTARY

CORPORATE AMERICA ON SHAKY GROUND



PUBLISHER
Lyle E. Brennan



Sometimes, companies create policies with the best intentions and still realize detrimental results. The movement by corporate America toward extending medical benefits to employees' same-sex partners is one such policy. What appears on the surface to be enlightened has resulted in dividing the population into two extremes; one side claiming loyalty, and the other side boycotting products and services of participating companies.

Lotus Development Corporation was the first major company to offer spousal benefits to gay and lesbian live-ins back in 1991. Since then Apple, Hewlett-Packard, Oracle, Harley Davidson, Charles Schwab, Dow Chemical, Microsoft, Time Warner, Coors Brewing Company, Disney, MGM, Sony Pictures, *The New York Times* and, most recently, IBM have stepped forward (or backward, depending on your perspec-

tive) and offered benefits to same-sex live-ins.

While it's true employers must hire and compensate employees based on qualifications and not sexual preference, the line between acceptance and endorsement of a alternative lifestyle is tenuous.

Even President Clinton, who has been outspoken in his support of homosexual rights, opted to sign legislation banning gay marriages.

It can be effectively argued corporations providing these benefits to gay partners are in fact practicing reverse discrimination. And, where is the line drawn? Will live-in partners in heterosexual relationships also claim and be awarded benefits. Such sanctification opens up a can of worms that will likely be unraveled in our courtrooms. As an example, if same-sex couples choose to adopt and/or raise children, should the coverage extend to include them as well?

The federal government will continue to grapple with morality issues. Must our corporations also get involved in emotional issues of morality that polarize the population? If corporations force the public to choose, it will. And business might not like the outcome.

NBJ Goes Global

Several months ago when I inherited the task of writing this opening column, I thought it would be a good idea to find out just how it's done. So, I asked a few colleagues who routinely write similar columns how to go about drafting the article. The consensus was:

1. Write only about stuff you know about.
2. Don't stick your neck out too far.
3. Keep it simple (some say this may be redundant of #1).
4. Don't be too self-serving.

Well, in this column I'm breaking all the rules. The news is that the *Nevada Business Journal* is now on the Internet. Since I know very little about the World Wide Web, rule number one is dust. As I write this column, *NBJ* is not on the net,



which means I'm breaking the second rule. However, my associates have assured me that by the time the magazine hits the streets, *NBJ* will be on the information superhighway. And, as far as I'm concerned, there is nothing simple about the Internet.

However, it seems that everyone, except Rip Van Winkle, recognizes that the information revolution is at hand. The long-awaited Internet and World Wide Web make it possible to have immediate access to just about any data that's out there. In order to stay competitive, businesses must go on-line with their products and services. So, hopefully by the time you read this, you'll be able to visit *NBJ*'s home page at www.nevadabusiness.com. (there goes rule number four).

— Ed.

TALK

Dear Editor;

As a newcomer to Southern Nevada, there's a lot that I've yet to learn about the area and about the state's business climate. I just completed reading your November edition and wanted to congratulate you on the informative article on the Test Site.

You've simplified a complicated issue and provided insight into what the Test Site is all about. It is nice to read a business publication that cuts to the heart of the matter, is easy to understand, and provides valuable information.

Enclosed is my check for a one-year subscription. Keep up the good work and I'll keep reading.

*Sincerely,
Edward Reed
Las Vegas*

TALK BACK

Dear Edward;

You're not the only one that didn't understand what's happening at the Nevada Test Site. We received a number of letters (many from long-time Nevadans) who wrote to let us know they were surprised to learn about everything that is being developed at the Site.

*Thanks for writing,
Ed.*

Reader commentary is always welcome and should be sent to:

Letter to the Editor
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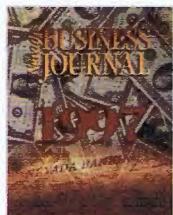
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THE EMPLOYMENT PEOPLE

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The Banking Industry – Yesterday's Headlines, Tomorrow

by David Hofstede

Change is afoot at the friendly neighborhood bank, and more changes are on the way in the future. Most of what made news in the industry in 1996 bodes well for the customer – new delivery systems, technical innovations, improved service and convenience. And what made headlines last year looks to remain on the front page in 1997. The news may not be as happy for some of Nevada's banks, which, according to our experts in the industry, may not be around to ring in another new year.



BILL MARTIN
President,
Pioneer Citizens Bank

1996 – There were some major stories, but when it comes to impact on Nevada, there was no bigger story than the merger activity. The percentage of banking assets controlled by bigger banks goes up each year, and the mergers just add to this. It's happening in every state – fewer, larger banks controlling most of the assets, lots of small community banks controlling less of the assets, and the regionals are disappearing.

1997 – The merger story has not reached its final chapter yet. More are coming, and as the large national franchises seek to fill out operations, the well-managed and well-positioned regional companies become attractive (for takeover). In Nevada, that definition fits U.S. Bank and First Security Bank. The financial press continues to report that these two companies are likely targets because of their excellent operation and multi-state franchise.



JAMES BRADHAM
President,
American Bank of Commerce

1996 – The number one story had to be Wells Fargo's acquisition of First Interstate Bank, and its ramifications. I consider Wells Fargo to be an exceptionally well-run bank, however they have a very firm business plan which they do not deviate from. The change in operating style from FIB to Wells Fargo is substantial, and the impact of implementing those changes has disrupted the market.

1997 – Interstate banking is here. Laws were passed several years ago, but they've taken a long time to implement. Up until now, the law required interstate banks to maintain separate corporations in the state of Nevada. Those are going to be gone. Nevada operations will be merged into each bank's main holding company. Some duplications will be eliminated, and cost savings will result. In the banking industry, when we talk about "cost savings," it's usually a nice way of saying that somebody's going to be out of a job. What jobs and functions will be eliminated, or transferred out of state? How much decision-making will they leave in Nevada?



JOHN DEDOLPH
President and Chief Executive Officer,
Sun State Bank

1996 – There were three major stories: (1) The effective demise of the thrift industry in Nevada has created new and significant players in the state. (2) Credit unions have ignored the "common bond" concept; the banking industry has taken them to court, and thus far they have prevailed. The federal court decision regarding "common bond" in

Headlines

the credit union industry, if upheld at the Supreme Court level, will make the emerging major national banks even stronger and more dominant in the future, and eliminate any effective consumer competition. Banks such as Wells Fargo and Bank of America are already setting the agenda for products, services and level of service and most people aren't happy with them. They're using technology to eliminate people, and are making customers deal with machines. (3) The acceleration of interstate banking and branching which, coupled with increased technology, will cause future reduction of loan pricing and an increase in deposit rates. This will, in all likelihood, greatly reduce the number of independent banks and allow the majors to continue setting the agenda in the type, quality and quantity of services provided.

1997 – (1) There will be merger acquisition activity that will further thin the ranks of Nevada's independent banks, and the likely acquisition of two of the three regional banks operating here. This will bring as many as three or four new major banks to Nevada. (2) Pricing will continue to decline in lending and increase in deposit rates, thereby cutting into the profit levels of those independent banks who do not correspondingly reduce overhead levels to offset net interest margin decreases. (3) Major institutions will continue to eliminate those services provided to further reduce overhead levels. Also, there will be a continued effort to increase fee income. Service will either get "less traditional," or just "worse." (4) Effective the first day of 1997, community banks can become subchapter 'S' corporations, and frankly, they're going to need it. It's been tried before, and was finally passed with the minimum wage increase, when no one even knew it was there. Increases in debt interest margins are going to take away the true yield to the shareholders, unless they come up with some sort of financial advantage, such as a better tax break. Most community bankers don't have any idea what's coming down the pike. They're just happy because the big banks are losing customers, and there seems to be more people walking through their door. But a year or two down the line, when the majors get their act together, and start competing against each other for market share with much lower pricing, most community banks that have not responded by improving technology, reducing overhead and preparing for price competition, are going to be extinct.

ROBERT BARONE
Chief Executive Officer,
Comstock Bank

1996 – The purchase of First Interstate Bank by Wells Fargo. Early on, the impact of this acquisition will be favorable for the smaller banks, but we don't know what may happen in the long-term.

1997: I don't know if this is going to make headlines, but I do know it will have an impact: our local economy continues to outperform that of the rest of the country, and has received national attention for doing so. As a result,

competition in the banking/financial industry in Nevada here has become very fierce. This will be good news for the borrowers.



Some of our experts were bold enough to look even further ahead, to 1998, as long as their predictions ran without attribution.

The consensus? Think "The Jetsons." With U.S.

Bank's two-way video screens already in the pipeline, and the computer

and internet looming ever larger in banking and every other aspect of business, there will be very little that cannot be accomplished with the touch of a button. The big banks will

get bigger, the small banks will persevere by staying true to their niche, and those in between may be forced to join together for survival.

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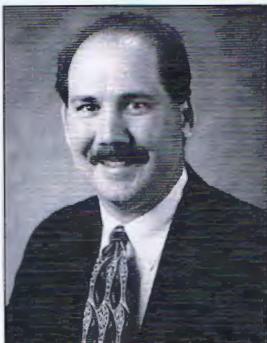
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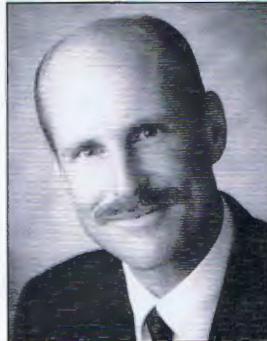
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GEORGE W. SMITH
President,
Bank of America Nevada

1996 – In 1994, the Riegle-Neal Interstate Banking law was passed, and as a result, some of the walls that prevented true interstate banking began to come down in 1996. In 1997, Bank of America Nevada will be under the same legal charter as the rest of the states we're in. Customers from out of state will not be treated like they're in a separate bank. You will also see a lot more consumer products as a result of these changes.

1997 – Banks will continue to become involved more in securities, insurance and other services. Changes in laws have made it easier for us to do so. Our competition now is not just banks, but credit unions and brokerage houses. Why should credit unions be allowed to compete in our arena and not pay federal taxes? And Merrill Lynch is now making million-dollar commercial loans to businesses. That is something we didn't have to worry about ten years ago. The old barriers that have been in place since the Depression may finally come down when Congress reconvenes.



JOHN WILCOX
Senior Vice President, Southern Regional Manager,
U.S. Bank

1996 – In the Nevada market, mergers and acquisitions were the big story of 1996, as they were across the country. The Wells Fargo and Norwest deals have had significant impact on this marketplace. Change can be a threatening thing to the public – with this constant churn in the industry, customers are now looking for added value in their banks, because if the change is not going to do something for them, they're going to go someplace else. It changes how we compete – with all of these changes and the reengineering that goes along with them, it puts a lot of pressure on all the banks to compete in customer service, and not in who has the best bells and whistles, or the catchiest slogan. Customers are going to ask us some serious questions, and we've got to step up and deliver the answers they are looking for. Here, as in other cities, banks are using technology to improve customer service. There's a new urgency in the industry to find ways to make the technology work more effectively. For years, we've had all different kinds of channels to deliver product; now we must make sure these channels are not only cost-effective, but user-friendly to the customer. We've partnered with Albertson's to have a manned banking facility in each of their stores, which means we have 34 more locations – that's a new channel.

1997 – Interstate banking and technology will be the two big stories, and they are closely related. Interstate banking will be good for the customer. Through surveys and focus groups, we're learning that customers want to bank where, how and when they want to. If it's 2 a.m. and they need money, they want to get it. If they're home at their computer and think of a transaction they want to make, they want to be able to access us that way. If they're in California and have a Nevada bank account, they don't want to be hassled. When the dust settles, this will be the ultimate form of convenience for the customer – they will be able to travel as freely as their money does. And with state barriers gone, banks are going to have to invest in technology that will make their products available at any time. One of the options on its way that we're investing in is interactive video. We're creating video kiosks, that look similar to an automated teller machine (ATM), but they have a live person who appears on a screen, and will be able to do everything from open up an account to sell securities.

1997 Legislative Proposals

by Attorney General Frankie Sue Del Papa

Nevada's state demographer projects that our current senior population of 188,000 will climb to 240,000 in the next five years, and it is expected to reach 333,000 by the year 2020. The Office of the Attorney General receives many inquiries from senior citizens who have been victimized by various schemes and con artists who prey on the elderly. Recently, during a meeting of the American Association of Retired Persons, I was asked how my office is preparing to meet the needs of our rapidly growing senior population. Because this topic is of vital concern to so many Nevadans, I would like to share my response in this column.

During the 1997 legislative session, the Office of Attorney General will promote an ambitious slate of recommendations which focus on reducing fraud in Nevada and protecting consumers, specifically the elderly. We are urging the creation of a civil cause of action to remedy elder abuse, and a criminal law which prohibits conduct intended to isolate the elderly for purposes of exploitation or abuse. Our initiatives also include increased education for law enforcement in protection of the elderly, and an assortment of proposals to provide additional safeguards for consumers. For example, we have submitted a bill draft requesting legislation to regulate the auto repair industry, which leads the list of consumer complaints nationwide and in Nevada. We are also proposing the adoption of a charitable solicitation act which will better protect consumers by requiring greater accountability from non-profit organizations. As part of the overall goal of enhancing consumer protection, the Attorney General's Office is seeking increased enforcement authority, such as the ability to subpoena records during consumer fraud investigations. Proposed amendments to insurance, Medicaid and industrial insur-



Attorney General Frankie Sue Del Papa

The Attorney General will promote an ambitious slate of recommendations which focus on reducing fraud in Nevada and protecting consumers, specifically the elderly.

ance fraud laws are aimed at reducing the impact and cost of fraud in Nevada. Amendments to Nevada's laws governing an individual's important medical decisions are being suggested to enhance the quality of the last days of life.

In addition to bills for protection of the elderly, the Attorney General's Office is submitting legislation for additional protection of children, including amendments to children's advocate statutes. One of the bills will strengthen and clarify provisions to notify parents of a child's abduction.

We have also proposed legislation important to all Nevada citizens which requires registration of sexually violent offenders and those who commit crimes

against children. It will enable all law enforcement agencies to access registration data, and it will require offenders to undergo DNA testing, as well as pay for the cost of testing.

Two bill draft requests, which we hope will save taxpayer dollars, are designed to revise, clarify, and tighten up state bidding and contracting procedures. They will require performance bonds and impose penalties for non-performance. Improving and organizing state contracting procedures is expected to result in better and less expensive contracts for the state.

We are also continuing in our efforts to expedite criminal cases by recommending changes to Nevada's laws governing post-conviction appeals, including clarifying service and response requirements. Two additional bills are focused on prisoners, one of which is aimed at promoting prisoner responsibility for certain costs of incarceration as well as payment of victim's restitution. Prisoners would also be required to report all assets and income when seeking any state benefits on the grounds of indigency. Legislation aimed at further curtailing frivolous prisoner lawsuits is also being proposed.

Although the complete list of legislative and other innovative changes being proposed by this office would be too lengthy to mention here, I hope this provides a general idea of the direction we are taking in our efforts to protect the public, particularly consumers, the elderly and our children.

During the 1997 legislative session, Senior Deputy Attorney General Anne Cathcart will be our legislative liaison. For more information about the attorney general's legislative proposals, please contact us at 687-4170 or statewide toll free at 1-800-992-0900.

Harley L. Harmon Mortgage Company

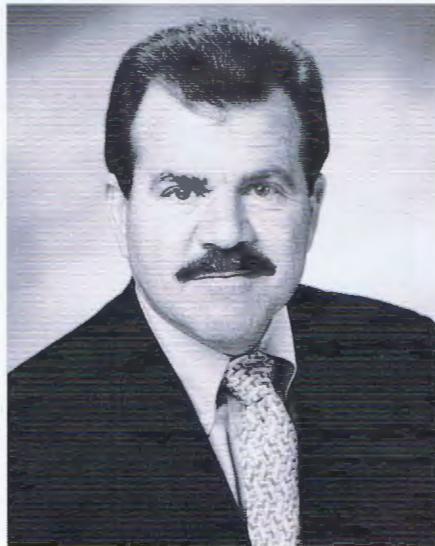
by Kathleen Foley

"Two things I've learned about running my own business: keep overhead low, and pay attention to the bottom line," says Harley L. Harmon, president of Harley L. Harmon Mortgage Company. "I have two or three employees besides myself, and run my business out of a building in the low-rent district. I don't have to do what everybody else does to survive, so I can make a comfortable living." His company is located in an unpretentious 50-year-old building at the corner of 8th Street and Charleston in Las Vegas, next to a two-story structure occupied by Harley E. Harmon Insurance. Harley L.'s father, Harley E. Harmon, founded the insurance company in 1947 and is still involved in its operations at the age of 78.

Born and raised in Las Vegas, Harley L. Harmon spent four years in the Air Force after graduating from Bishop Gorman High School and started working in the family's insurance agency in 1973. In 1974, at the age of 25, he was elected to the Nevada Assembly and served three terms. While there, he served on the commerce committee, where he became familiar with the mortgage industry. When he failed to win re-election to a fourth term in 1980, he applied for a license with his father to start a mortgage business. He later bought out his father's interest, and estimates that his company now averages about \$15 million to \$20 million a year in loan volume.

People with money to invest seek out mortgage companies because they are looking for a higher rate of return than they can get at a bank, according to Harmon. "People can't live on CDs," he states. Many of his investors are out-of-state.

On the other side of the equation are those looking to borrow money. "Banks have rules and regulations that must be dealt with," Harmon says. "This leaves a huge void in the marketplace for situations



Harley L. Harmon

which don't fit into the banks' neat little categories. For example, in 1980 when we first started our business, banks would not make loans to unmarried women, so unmarried women would come to us. Later on when interest rates went down, banks became real tight about loaning money to homebuilders, so the homebuilders came to us."

Confidentiality is also an issue, according to Harmon: "Many people don't want to go to the bank and sit there at a desk in the middle of the room where everyone can see they're borrowing money, or everyone can see how they're choosing to invest. They can come to us and have complete privacy."

Harmon reports that another key to his company's success has been its ability to change with the times. "When we first got into the mortgage business," he states, "we did a lot of second and third mortgages on private homes. When rates came down we went to 30-year mortgages. Now, we do almost entirely com-

mercial projects like condominiums, townhouses and convenience stores." His firm is not involved in single-family home loans at the present time. "When interest rates go up, it kills business," he explains. "When rates go down again, everybody jumps in and tries to corner the market, and the competition is fierce. I don't want to have to add on to my building to accommodate a home loan department when it's not a stable source of income for me." However, he admits that he is leaving his options open and keeping in touch with market forces. "Things may change in the future, and we may go right back to home loans again," he smiles. "It's important to be flexible."

Harmon's wife bought him a plaque for his office wall which reads: "The only thing more overrated than natural childbirth is the joy of owning your own business." Nevertheless, he seems to genuinely enjoy running his small family-owned company. "It's kind of a fun business," he says. "Many of my clients have interesting histories and I enjoy hearing about them. There are many firms who do eight or nine times the volume I do. That doesn't bother me. I never wanted to have the largest mortgage company in the state. I have two small children, and I would rather be home with my family at night than be here at the office struggling to be the biggest." Harmon also has a 20-year-old daughter from a previous marriage who is attending UNLV.

Despite believing that "small business is an endangered species," Harmon is optimistic about the future of his company. "There's always going to be a demand for money, no matter what the economy is doing," he states. "We don't try to compete with banks and nationwide companies. We have our niche and we're happy with it."



Selma F. Bartlett



Jack Mishel



Daline Januik

BankWest of Nevada announced three new members to its management team for the bank's new Henderson branch to open in early 1997. Longtime Henderson banker, **Selma F. Bartlett** will direct the new facility as senior vice president. **Jack Mishel** and **Daline Januik** will serve as vice presidents of lending at the facility. The three new additions all held similar positions at First Interstate Bank.



Shari Wong

Shari Wong has been appointed regional sales director for the Las Vegas division of **The Meyers Group**, a building industry analysis firm. Wong, a native Las Vegan, has seven years'

experience in the Southern Nevada home-building industry.



Mike Schulewitch

Mike Schulewitch has joined **Truckee River Business Lending** as vice president and manager of the Reno office. Schulewitch has more than 18 years' banking experience. He was formerly vice president/regional commercial lender with SierraWest Bank in Tahoe City.

Del Webb Corporation has promoted **Kevin Stall** to sales manager of Sun City Summerlin. Stall, a former sales associate, has been with the company since 1992. His new responsibilities include supervision of sales associates, hosts and

all sales functions. Stall has more than 17 years of experience in real estate.



Kristina Rauch

AT&T Wireless Services has promoted **Kristina Rauch** to marketing operations manager for the Las Vegas market. Rauch will provide local administration of promotions

and product launches, oversee field communications of all growth-supporting programs and assist in coordinating media involvement and sponsored events.



Lance Spindler

Allan Stipe, president of the **Southwest Division of Columbia Healthcare Corp.**, recently announced the promotion of **Lance Spindler** to division controller. His responsibilities will include financial management, reporting and analysis for the Columbia Southwest Division which includes six hospitals, 18 surgery centers and outpatient facilities in Nevada and Arizona.



Cookie Dreschler

Cookie Dreschler has been named director of operations and **Ann Furlong** has been appointed director of human resources and training for **Sunset Station Hotel & Casino**. The fourth

Station Casino's Inc. hotel/casino property in Las Vegas is scheduled to open in Henderson in the summer of 1997. Dreschler was formerly the director of finance at Boulder Station Hotel & Casino. Furlong joins Station Casinos after four years with Grand Casinos/Stratosphere where she was vice president of training.

Commercial Bank of Nevada announced **John S. Dru** and **Mark M. Moody** have joined its lending staff. Dru, with 11 years of banking experience, will serve as vice

president/commercial loan officer while Moody assumes the role of vice president of construction for the bank.

Mark Keene recently joined **Saint Mary's regional Medical Center** as business services manager. Formerly president of Universal Service Group, Inc., Keene's new responsibilities include management of registration, admitting and the business office for Saint Mary's.



Ingrid D. Mosley

American Nevada Corp. has promoted **Ingrid D. Mosley** to vice president/property management where she will oversee all functions of the property management department. The company also announced three additions to its management team.



Jeffrey B. Holm

Jeffrey B. Holm, with almost 30 years of real estate development experience, is the company's new vice president of community development for American

Nevada Corp. Seven Hills master planned community.



Natalie Allred

Natalie Allred has joined the company as property manager in charge of the company's retail portfolio. Allred, a native Las Vegan, was previously resident manager for ConAm Management Corporation.



Jeff Becker

Jeff Becker brings more than 15 years of experience to his new position as project manager for the company's commercial division. Prior to joining **American Nevada Corp.**, Becker served as construction manager for Trammel Crow Company in Los Angeles, Calif.



Reviewed by
David Hofstede

The Rainbow Company

821 Las Vegas Blvd. North, 89101

Okay, all of you still playing that broken record about there being no culture in Las Vegas, listen up. Along with the soon-to-be world class, Nevada Symphony Orchestra, Southern Nevada is also home to the Rainbow Company, nationally acclaimed as one of the foremost youth theatres in America. Since 1976 when the company premiered its first show, *Pippi Longstocking*, over a quarter of a million audience members have enjoyed a Rainbow Company performance. For its 20th anniversary season, the company will perform *Tales of Old Nevada* starting on February 14, *Clarissa's Closet* beginning on April 11, and *The Miracle Worker* starting June 6. For ticket information, call 229-6553.

Pizzeria Uno

2540 S. Decatur Blvd., Las Vegas;
876-8667

In Chicago, they have a saying when it comes to pizza: Thin crust is for wimps. In 1943, restauranteur Ike Sewell invented deep dish pizza, and opened the first Pizzeria Uno. Uno's came to Las Vegas in September of 1991, and its reputation preceded its arrival. "You'd be surprised how many people heard of us, and were so happy to see us here," said manager Todd Offenbach. The many for-



An act from the Rainbow Company's 1996 Green Tree Boy production.

mer Chicagoans now living in Las Vegas are "our toughest customers," Offenbach says, but Uno's is up to the challenge. The sausage is flown in from the Windy City, and the recipes that made Ike Sewell and deep dish pizza famous have not been changed in decades. Pizzeria Uno has a full menu — salads, sandwiches, pastas, even thin crust (wimpy), but do yourself a favor and order the Chicago Classic with extra sausage, extra cheese and extra tomato. And don't expect to be hungry again for the rest of the day.

Nevada Symphony Orchestra

3667 Las Vegas Blvd. South, 89115

In 1980, Virko Bailey founded the Las Vegas Symphony Orchestra, and

served as both executive director and resident conductor. The name was changed to the Nevada Symphony (NSO) in September of 1991, by which time Bailey's name was synonymous with the orchestra he created. Today, the NSO thrives under the direction of Wesley O. Brustad, the former executive director of the Los Angeles Chamber Orchestra and the San Diego Symphony. "Las Vegas is one of the most exciting cities in the world and the growth capital of the United States. I can't think of a better place to reinvent the orchestra and make it relevant to our times," Brustad said. "If we cast the vision right, I believe the support will be readily forthcoming. In Las Vegas, that means world class. That's what we must aim for."



by Michael Sullivan

Nevada's Most Influential People

To most of the nation, Nevada is one of the fastest growing states in the country. But when you look at a list of Nevada's top political powerbrokers, you will see the Silver State's unprecedented growth hasn't really changed the names of the people who run this state.

While nearly everyone disagrees on exactly who comprises the ten most powerful and influential leaders in Nevada, some names are indisputable.

Here's a brief look at a few of the most influential, not in any particular order:

Steve Wynn – Nevada's most recognized gaming executive, and always one of the top vote-getters in the *Review Journal* reader's poll on most interesting Nevadans, Wynn is a lock to make this list. As chairman of Mirage Resorts, he is at the top of an empire that includes nearly 20,000 employees and a rather sophisticated political operation which lends a hand to a vast array of political hopefuls. In addition to being a large contributor, numerous elected officials seek his counsel and support for projects.

Gov. Bob Miller – For most people who can't remember when Bob Miller wasn't governor, his presence on this list is no surprise. His popularity rating among both Democrats and Republicans is astonishingly high. Miller's cozy relationship with President Bill Clinton has been of great benefit to Nevada, helping to stave off efforts to locate a nuclear waste repository at Yucca Mountain. During the 1997 Nevada Legislature, Miller should be a force as he tries to leave a lasting impression of his time in the governor's mansion.

State Senator Bill Raggio – As the senate majority leader and chairman of the senate finance committee, the 69-year-old Washoe County senator has been a strong advocate for Northern Nevada. During his tenure, he has maintained the balance of power between the north and the south, even though Southern Nevada

now comprises more than 60 percent of the state's population. Although he was just elected to what may be his last term in office, Raggio is not likely to be a lame duck in this and the 1999 session.

Billy Vassiliadis – The youngest member of the most influential list at 40, Vassiliadis made his mark by handling the campaigns of former Las Vegas Sheriff John Moran and Governor Miller. As the owner of R&R Advertising, he is an adviser to nearly every powerful state or local office holder and is sought after by many for his expertise in the government affairs field. Although he has "officially" retired from handling political campaigns, as a lobbyist for the gaming industry he helps make sure his clients' donations get in the hands of the winning candidates.

Sen. Harry Reid (D-Nev.) – Reid's roots in Nevada are very deep, growing up in Searchlight and attending classes taught by Mike O'Callaghan at Basic High School in Henderson. As Nevada's senior congressional representative, he has been a powerful voice on issues such as the proposed nuclear dump and the national gaming commission. He served as a two-term congressman before being elected to the U.S. Senate in 1986. He is also a former lieutenant governor and Nevada Gaming Commission chairman.

Harvey Whittemore – Nicknamed "Thumper" because of his lobbying style, Whittemore has the longest client list in the Nevada Legislature. A 43-year-old partner in the firm of Lionel, Sawyer and Collins, he is considered by most to be the most powerful lobbyist in Nevada. Some of his detractors say the power is ephemeral, stemming more from his intelligence and overwhelming knowledge of the legislative process; others say he is the consummate negotiator, able to mediate difficult issues to the satisfaction of both sides.

Sen. Richard Bryan (D-Nev.) – He is by far one of the most recognized public

officials in the state. The stories about former Governor Bryan walking up to someone he has met only a few times and remembering his or her name are legendary. He has been a very visible senator who continued his opposition to a nuclear waste repository when he joined the senate in 1988. He has recently been named a member of the powerful Senate Finance Committee, where he will continue his advocacy for the Silver State on a myriad of issues.

Sig Rogich – Like many of Nevada's successful powerbrokers, Rogich got his start handling campaigns for local office-holders. His success with former Senator Paul Laxalt, and Laxalt's close relationship with then-President Ronald Reagan, vaulted Rogich into the national spotlight when he was pegged to join Reagan's "Tuesday Team," a group of advertising execs who created the president's image in his 1984 reelection campaign. After selling R&R Advertising – which he founded – he joined President Bush's staff as a senior communications advisor and image maker. When the president was defeated, he came back to Nevada and opened Rogich Communications Group. He now advises several local candidates, and is a consultant to local governments such as the city of Henderson.

Richard Bunker – As the president of the Nevada Resort Association, Bunker has managed what seems like the impossible – get more than one hotel owner to speak with a common voice. His unassuming personality and quiet, thoughtful approach to the job of lobbying has earned him the praise and votes of legislators for several sessions. When his lobbying partner, Jim Joyce, died before the 1993 session, Bunker's future was in question. But he soon proved that he was up to the task and brought in Vassiliadis and Whittemore to cement the gaming industry's power at the legislature.



CUTTING EDGE

by Randall Putz

Ready to Put Your Money Where Your Modem Is?

Almost all of the elements necessary for an online shopping spree are in place. We've got the Internet infrastructure to move information, the overnight delivery network to move products, and the backing of big business urging us to buy. The only thing missing is the critical mass of consumers comfortable enough to actually purchase online. This consumer comfort with secure transactions is considered by many experts to be the single most important ingredient necessary to fuel the expected explosion of online commerce.

You would think with thousands of cybershops already open for business and hundreds more added every month, folks would prefer to point and shop from the comfort of their home computer. However, this doesn't seem to be the case quite yet. Research reveals the perceived lack of Internet security as the primary reason people aren't reaching deeper into their virtual pockets. Despite the phenomenal, unprecedented growth and acceptance of the Internet, most people are reluctant to supply private information like their credit card number online.

The funny thing, though, is these same people don't think twice about handing out the same credit card number to the stranger behind the cash register or on

the other end of the telephone line. The reality is people steal valuable numbers regularly without getting anywhere near a computer. In fact, the fraud rate for online transactions is very low compared to other industries — only \$1 for every \$1,000 billed. Telephone calling cards and cellular phones have a fraud rate 15 to 20 times higher. It's much easier to grab a MasterCard number from the trash can than to steal a packet of information traveling across the Internet, and frankly someone going to the effort of intercepting online data would probably have a bigger target in mind than a home shopper. But those still concerned over the security of their private data can rest assured with SET.

Secure Electronic Transactions, or SET for short, is a new standard for protecting credit card transactions online. Almost everyone who's anyone in the electronic commerce arena (including IBM, MasterCard and Visa) has expressed support for this security mechanism, and Microsoft even plans to build this digital-signature technology directly into Windows. To use SET, you first register your credit card with the issuing bank and receive a digital certificate. When you want to make a purchase, a SET-compliant web browser transmits a copy

of the encrypted certificate (instead of your actual credit card number) to the vendor to prove your card is valid and to authorize the purchase. In return you receive a vendor's digital certificate as proof that the vendor is valid. This combination of public-key cryptography and electronic certificates is very safe and secure and could prove to be the shot in the arm online commerce needs.

The fact that the Internet isn't yet secure enough for everyone's comfort hasn't kept companies from doing business there. Corporate America is so busy racing to embrace online commerce, it barely has time to wipe the drool from its mouth. **Worry not** — the acceptance of monetary Internet transactions will quickly grow. Remember automatic teller machines? When ATMs first debuted, bank customers were reluctant to give up the familiarity and perceived security of a live teller. Now most people actually prefer the convenience of ATMs over the human teller in the bank lobby. In the same way, we'll embrace online commerce and wonder what all the fuss was about.

Randall Putz is the director of technology at R&R Advertising in Las Vegas and heads up the agency's marketing technology group.

Larry Platz is Banking on the Future of Nevada

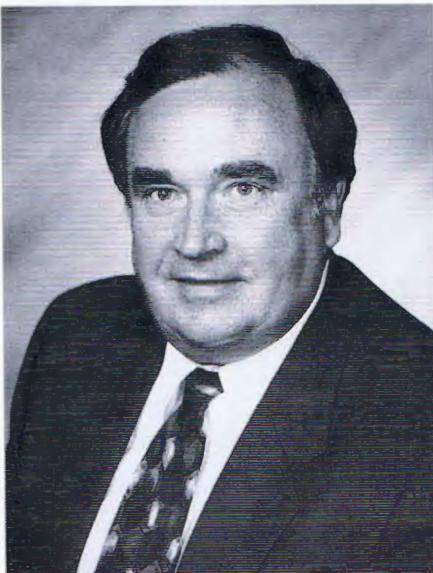
by Jan Jones

Russian language expert, teacher, trainer and bank "doctor" – these are all hats worn by Larry Platz, president of Reno-based Comstock Bank. For the past 12 years, Platz has guided the bank's growth from a small institution of \$10 million in assets to a rapidly growing network of branches with \$140 million in assets.

It may seem unlikely for someone with undergraduate and advanced degrees in Slavic languages and literature to become the president of a Nevada bank, but Platz says it makes perfect sense to him. He explains that he also took many courses in the social sciences and later taught at both the secondary and university levels. "I see a lot of parallels between my background and management. Both are concerned with trying to develop people," Platz notes.

From teaching, he made the natural transition to bank training officer – first for World Bank in California's Bay Area and then for Union Federal Bank, which recruited him to Nevada in 1975. He eventually became their human resources administrator and then began doing joint ventures for a bank subsidiary. "It was a good training ground," he says. "I call it my laboratory."

It obviously prepared him well because in 1984, he and Bob Barone (chairman of the board) were brought in as Comstock Bank's new management team. They helped the struggling 3-year-old bank to get out of financial difficulty. "It was hard getting the bank turned around, because there were so many loan



Larry Platz

"It was hard getting the bank turned around, because there were so many loan problems, but I think we have found our niche in northern Nevada. I think we compete well."

—Larry Platz

problems," he recalls, "but I think we have found our niche in Northern Nevada. I think we compete very well."

New Branches to Open

"Our strategic plan is to be an urban

bank," Platz says. "Right now, we're concentrating on rounding out our branch network in Reno." Two more branches are being built – one in Reno and another in Sparks – and more are on the drawing board. The two new branches will give Comstock five outlets in Northern Nevada. Platz is also assessing the possibility of opening a branch in Las Vegas. "Because we have a mortgage office in Las Vegas, it follows logically that we would put some branches down there. We will have to assess our ability to go in there and be competitive."

Home Banking Trend

Platz acknowledges that the trend in banking is toward fewer branches and using other means to reach the market, such as developing ways for people to do their financial transactions from home. "There's an institution called TeleBank that does all their transactions over the telephone and they've grown to \$600 million in assets over the last four or five years," he says. "There's also a big institution in Texas where everything is done electronically, by computer, without any branches. You can even set up your account with them by computer."

However, a large segment of the banking public still wants that personal touch, Platz believes. "Some retired people refuse to use ATMs (automated teller machines), even though they're all over the place. Many of them would rather come into the bank to do their transactions. They want to be able to access me or other officers in the bank. I think that's



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one of the strengths of a small bank. We can do that. We can be responsive. We can be flexible."

He plans to target both sides of the population – those who like the idea of home banking and those who don't. "Since small banks don't have the resources to have branches everywhere, we have to find ways of expanding our market without putting a branch in every neighborhood in Nevada."

Future Direction

Platz is proud of the steady growth at Comstock Bank. From 1985 to 1993, their principal activity was mortgage banking. But for the past three to four years, they have also concentrated on commercial lending to small businesses and subdivision developers as Nevada continues to diversify and expand.

"We have a very strong economy throughout the state of Nevada. What's helped us is the influx from out of state. We're seeing a lot of small businesses moving in, particularly from California. They're coming to get away from the regulations, the higher cost of doing business, and because we have a tax environment that is more stable and business friendly."

Since Comstock Bank is primarily a real estate lender, that trend has served them well. "In five years, we expect the bank to be between \$400 and \$500 million in assets with a network of seven or eight branches," he says. "Our goal is not to be large in terms of branches, but to be able to really serve the market. It's an ongoing challenge to determine what our customers really need and then to develop the services they're asking for."

"At this bank or any bank, we have to become more sophisticated about marketing to identify our customers and their needs and we're all going to have to do a much better job in terms of service." 

Working Hard
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On The Right Track.

1997 EDITORIAL CALENDAR

January

Banking Review

NB_J will report on significant banking news over the last year and provide insight into what industry leaders predict for the coming year.

February

Real Estate

An in-depth look at the commercial and residential market, and the construction, development, design and real estate companies involved in the industry.

March

Health Care/Providers

NB_J will provide a conclusive look at the health care industry, focusing on hospitals, medical clinics, physicians and other health care providers.

April

Investments/Banking

Investment specialists and banking professionals throughout the state provide insight into Nevada's financial community.

May

Construction/Development

Major construction including office, warehouse, industrial, residential and retail projects will be the focus for this month's edition.

June

Health Care Review

An in-depth report on the dramatic changes in the industry effecting health care professionals, businesses and employees.

July

Financial Institutions

This issue will provide an update on financial firms, banks, and credit unions throughout the state.

August

Economic Development

This issue will report on how economic development agencies attract new companies to Nevada. Contributing factors to new company locations will also be examined.

September

Master Planned Communities

The September issue will provide information on successful master-planned communities throughout Nevada.

October

Health Care/Insurance

Health care options and costs will be examined in this month's issue. The editorial will focus on health care delivery systems and leading industry professionals.

November

Hotels/Gaming

NB_J will take a look at the state's largest industry and the resorts and people that have made Nevada a top destination for convention and leisure travel.

December

Office/Industrial/Retail Space

NB_J will look toward real estate & development professionals for an analysis of these ever fluid markets.

DEPARTMENTS

Features: Comprehensive articles that focus on our "Hot Topic," i.e., banking, development and health care.

Executive Profile:

Each month NB_J will present a compelling exposé of a top business executive.

Management, Strategies,

Trends: A synopsis of companies that make their businesses succeed and how they do it.

People On The Move:

The newest information on job changes in our most electric businesses.

Nevada Briefs: An overview of the most intriguing business happenings, including corporate acquisitions, hostile take-overs and relocations.

Planning Success:

Strategies by proven business leaders to help you increase your personal & professional fortune.

Commentary: A message from our Publisher.

Tax Tips: CPA's help lead you through the murky tax jungle.

Moving to Nevada: Take a peek at the newest companies who are relocating to Nevada.

Coffee Break: Take five with syndicated humorist Joe Mullich.

Business Indicators:

Economists at UNLV provide pertinent growth statistics for statewide decision-makers.

Talk... Commentary by our Editor-in-Chief.

Talk Back... Outraged, docile, insightful. Find out what our readers think.

Inside Politics:

Political analysts take a look at state-wide issues and the impacts on your business.

Speaking for Nevada:

Interview and Commentary by Nevada's top officials; guests include the Governor, Attorney General & Congressional Delegates.

On the Cutting Edge

Innovation department stories on the Internet, computing, communications and other technology issues.

Real Estate: Leading real estate professionals provide an update on the Nevada market.

Lifestyles: Personal briefs on travel, entertainment, restaurants, and leisure.



The central advertisement features a large, stylized illustration of a landscape. At the top, the words "GREEN VALLEY" are written in white serif capital letters within a dark rectangular frame. Below this, a black and white graphic depicts a sun rising over mountains, with a fence and cacti in the foreground. At the bottom, the word "RANCH" is written in large, white, serif capital letters within another dark rectangular frame. The background of the entire advertisement is a textured orange color.



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Green Valley Ranch Information Center

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HOME TOUR MAP
for Green Valley Ranch GV8

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Offers Wide Range
of Homes and Prices GV10

RETAIL & COMMERCIAL
New Office Properties at Thriving
Green Valley Ranch Community GV11

PACIFIC HOMES
Quality and Lasting Value GV12

PENTACORE
People and Technology
Make the Difference GV13

KITTRELL GARLOCK &
ASSOCIATES ARCHITECTS
Design for Building GV14

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American Nevada Corporation –
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merican Nevada Corporation

continues to experience tremen-

dous growth and success in the areas of
residential and commercial development.

A Greenspun company, American
Nevada Corporation is the primary develop-
er of the 8,400 acres encompassing the
Green Valley and Green Valley Ranch
master-planned communities. In early
1996, the company also became partner and
development manager of the 1,300-acre
Seven Hills master plan in Henderson.



reen Valley and Green Valley Ranch have maintained their status as major leaders in housing sales nationwide, recording a total of 1,508 net sales in 1995 and 726 net sales during the first six months of 1996. More than 30 new neighborhoods offer buyers a complete selection of home styles ranging from affordable townhomes priced from the lower \$100's to estate-style residences along the fairways of the 200-acre Legacy Golf Club, located at Green Valley Parkway and Wigwam.

Since the first large-scale development of homes began in Green Valley in 1979,



*Discovery Park
in Green Valley.*

the community has been recognized locally and nationally for excellence in planning and design. Lushly landscaped parks and common areas, modern, well-equipped schools, upscale shopping and professional plazas, a comprehensive community art program and unmatched opportunities for family recreation are trademarks of Green Valley and have set the standard for many other master-planned developments in the Southwest.

As residential construction in the Green Valley master plan north of Lake Mead Drive nears completion, sales activity continues to escalate at the 1,310-

acre Green Valley Ranch community on the south side of Lake Mead Drive between Pecos Road and Arroyo Grande Boulevard.

Tony Traub, president and CEO of American Nevada Corporation, said top consultants were recruited for every aspect of the design of Green Valley Ranch and many home builders were so impressed by the initial plans, they committed to land sites long before roads were completed or any of the planned community amenities were in place.

"Today, less than two years later, two neighborhoods are already sold out and

19 residential developments are under construction with more than 64 model homes to tour," Traub said. "Visitors can now see, first hand, the upscale community features that set Green Valley Ranch so far ahead of the typical stand-alone subdivision. Impressive palm tree-lined entrances, a network of parks and trails, shaded rest areas and a series of unique gateway pavilions have taken shape and there is much more exciting community growth on the horizon."

To the west of Green Valley Ranch, brisk sales and development activity is also underway at Seven Hills, a premier,



Las Vegas skyline represent a few of the amenities at several community parks within Seven Hills. In addition, parks within the development will include a variety of sports amenities such as basketball and tennis courts, soccer fields, volleyball quads, baseball diamonds and children's playgrounds.

The Seven Hills sales and information pavilion represents the community's overall style guidelines. Arched windows, decorative stucco, molded cornices, classic columns, and keystones above windows showcase the use of Italian Renaissance and Spanish Eclectic architectural accents and illustrate the community's distinctive design.

A 10-foot by 12-foot topographical model in the Seven Hills sales and information pavilion provides visitors with a good perspective of the layout of the community and the rising, rolling terrain. Wall-mounted maps feature details of the golf course and estate home sites. An area map depicts Seven Hills proximity to Las Vegas and the city of Henderson. Two computer stations guide visitors through a short series of questions to direct prospective home buyers to corresponding builder developments.

The Seven Hills community is owned and being developed by American Nevada Corporation, Forest City Enterprises and Canadian developer Terry Johnston. All partners bring outstanding reputations, talents and prestige to the community. All are committed to developing one of the finest master-planned communities in the United States.

Along with all the impressive residential growth in Green Valley, Green Valley Ranch and Seven Hills, commercial development has taken great strides in the area over the past two years as well. New commercial growth is most notable in the northern sector of Green Valley at the site of the 70-acre Green Valley Town Center off Sunset Road, east of Green Valley Parkway.

Businesses established in Green Valley Town Center over the past two



Green Valley Ranch's network of parks and trails are punctuated by a series of unique gateway pavilions throughout the community.

master-planned golf course community located in the foothills of the Black Mountain range

Seven Hills offers expansive views of the city skyline to the north, the Mount Charleston and Red Rock mountain ranges to the west, and the Black Mountains to the east and South. Ultimately, the 1,300-acre community will consist of approximately 3,600 homes in varying price ranges including approximately 300 custom estate homes, 26 neighborhoods, several neighborhood parks with sports amenities, and an 18-hole golf course that winds naturally through the rolling terrain. Central to the Seven Hills master plan is its par

72, championship public golf course designed by Rees Jones, an award-winning golf course architect who was named Golf Course Architect of 1995 by *Golf World* magazine.

Estate home sites, many of which range from one quarter acre to one acre, border the golf course. Some home sites rise 50 to 60 feet above the fairways.

Pedestrian walkways and trails wind throughout Seven Hills to connect the golf course and community parks. Interconnecting pedestrian underpasses assure that children and adults do not encounter traffic.

A circular plaza, and an outdoor amphitheater which overlooks the



Green Valley Town Center Courtyard.

"VISITORS CAN NOW SEE, FIRST HAND, THE UPSCALE COMMUNITY FEATURES THAT SET GREEN VALLEY RANCH SO FAR AHEAD OF THE TYPICAL STAND-ALONE SUBDIVISION."

years include a \$4.5 million, United Artists Theatre, a \$5 million theme park with 30,000 square feet of indoor facilities and outdoor entertainment features, and an in-door children's playland.

The "food and fun" specialty area of Green Valley Town Center is highlighted by theme restaurants, unique shops and many other entertainment-oriented retail businesses. A major destination point for area residents is the Fountain Courtyard, a 120,000-square-foot indoor/outdoor mall/plaza with outdoor shade structures and cooling systems and decorative water features such as an interactive fountain with below-ground shooters programmed to make water dance, blast, pop and spurt in a seemingly endless series of patterns.

As south Green Valley and Green Valley Ranch continue to attract new residents, commercial development is following closely in that area as well.

A growing list of companies are

establishing positions along Green Valley's Lake Mead corridor, which will ultimately align with the planned Southern Beltway. They include a medical outpatient facility and office complex, two retail plazas and a proposed resort/gaming hotel.

Green Valley Corporate Center, a 90-acre, class A, office/professional park is now under development at the northwest corner of Lake Mead Drive and Green Valley Parkway. The first component, a two-story, 50,000-square-foot structure, was completed in May 1995. The second building, Corporate Center II, is a twin structure to the first and is scheduled for completion in January, 1997. The nationally-recognized investment firm of Dean Witter Reynolds has signed a lease for approximately 8,000 square feet at Corporate Center II.

Ground was recently broken for the 21-acre Technology Park or "TechPark," at Corporate Center, a high-end research and development (R&D) project that will offer flex space as an alternative product for businesses with heavy office and back office requirements. Phase I, a 54,000-square-foot building, is scheduled for completion during fourth quarter, 1996.

Pebble Marketplace, a 160,000-square-foot retail center anchored by Smith's Food and Drug Center, is being developed on a 20-acre parcel at the southeast corner of Green Valley Parkway and Pebble Road.

Paseo Verde Plaza, a 110,000-square-foot, grocery-anchored retail center is under development at the southwest corner of Lake Mead Drive and Valle Verde Drive.

Both shopping centers are scheduled to open in early 1997. Each will feature a range of retail establishments and a free-standing, multi-tenant food court with facilities.

In the meantime, Traub, says the American Nevada team is busy exploring opportunities for the development of new large-scale communities, both here and in other areas of the western United States.



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5 KAUFMAN & BROAD

presents South Hills. Single-family detached homes with up to 4 bedrooms and 1,799 square feet. Priced from the \$120's. Call 263-9697.

6 COLEMAN HOMES

presents Crystal Springs. Single-family detached homes with up to 5 bedrooms and 2,586 square feet. Priced from the \$150's. Call 896-3355.

7 PULTE HOMES

presents Horizons. Single-family detached homes with up to 4 bedrooms and 2,902 square feet. Priced from the \$170's. Call 361-8128.

8 STONEYBROOK

by Avante Homes. Single-family detached homes with up to 4 bedrooms and 2,044 square feet. Priced from the low \$100's. Call 269-1361.

9 KAUFMAN & BROAD

presents Sintersa. Single-level homes with up to 4 bedrooms and 1,805 square feet. Priced from the low \$100's. Call 260-0656.

All plans for Green Valley Ranch are subject to change without notice by American Nevada Corporation or by public authorities. This map does not obligate American Nevada Corporation, Green Valley Ranch or other agencies to a portion of its 310 acres of commercial property that borders Lake Mead Drive. Most of this commercial property falls within the gaming overlay district which would allow a resort gaming hotel.

Map



Map Not To Scale

10 RICHMOND AMERICAN HOMES

presents Richmond Terrace. Single-family detached homes with up to 6 bedrooms and 1,810 square feet. Priced from the \$140's. Call 361-2001.

11 PACIFIC HOMES

presents Pacific Images. Single-family detached homes with up to 6 bedrooms and 3,557 square feet. Priced from the \$190's. Call 269-4760.

12 STAG'S LEAP

by Nigro Associates. Single-family detached homes with up to 4 bedrooms and 1,975 square feet. Priced from the low \$100's. Call 269-7095.

13 REGENCY HILLS

by K. Young Homes. Single-family detached homes with up to 5 bedrooms and 1,640 square feet. Priced from the \$140's. Call 260-1143.

14 JM PETERS

presents Altezza Estates. Single-family detached homes with up to 5 bedrooms and 3,342 square feet. Priced from the low \$200's. Call 260-1050.

15 PULTE HOMES

presents Reflections. Single-family detached homes with up to 4 bedrooms and 1,761 square feet. Priced from the \$130's. Call 361-9752.

16 CONCORDIA HOMES

presents Pavilion Point. Single-family detached homes with up to 4 bedrooms and 1,612 square feet. Priced from the low \$100's. Call 897-9788.

17 COLEMAN HOMES

presents Fountain Hills. Single-family detached homes with up to 5 bedrooms and 3,557 square feet. Priced from the \$200's. Call 897-1096.

18 U.S. HOME

presents Carriage Club. Single-family detached homes with up to 7 bedrooms and 4,100 square feet. Priced from the \$200's. Call 263-6418.

19 PULTE HOMES

presents Premiere. Single-family detached homes with up to 3 bedrooms and 1,554 square feet. Priced from the \$110's. Call 361-5922.

any facility or improvement whatsoever. All builder prices, land, specifications and materials are also subject to change without prior notice. American Nevada Corporation has proposed building resort gaming hotel on a

GREEN VALLEY RANCH OFFERS WIDE RANGE OF HOMES & PRICES

The diverse blend of communities being developed at Green Valley Ranch offers prospective home buyers a wide choice of housing options including luxurious gated townhomes, entry level single-family homes and large executive homes. There are now 19 new neighborhoods and 70 decorated model homes open at the master-planned community, where pricing begins in the lower \$100,000's.

As more new developments open at the 1,310-acre community, landscape features continue to take shape including planned community parks, landscaped common areas, jogging and biking paths, shaded rest areas and decorative gateway pavilions.

Dave Olson, senior vice president of marketing for American Nevada Corporation, said although the Green Valley Ranch master plan has the

look and style of a very expensive master-planned community, there are many affordably-priced homes.

"We see young people looking for their first home, as well as move-up buyers from within Green Valley and other areas of Southern Nevada," Olson said. "Since our grand opening in early 1995, we've had thousands of visitors come through our information center and the reaction has been spectacular. People can already see this is a wonderful place to live, raise a family and enjoy a variety of recreational amenities."

Olson said visitors should stop by the information center for an easy-to-follow map guide to the new neighborhoods. The center is located on Green Valley Parkway, just south of Lake Mead Drive.

The Green Valley Ranch master plan includes approximately 775 acres allotted for residential neigh-

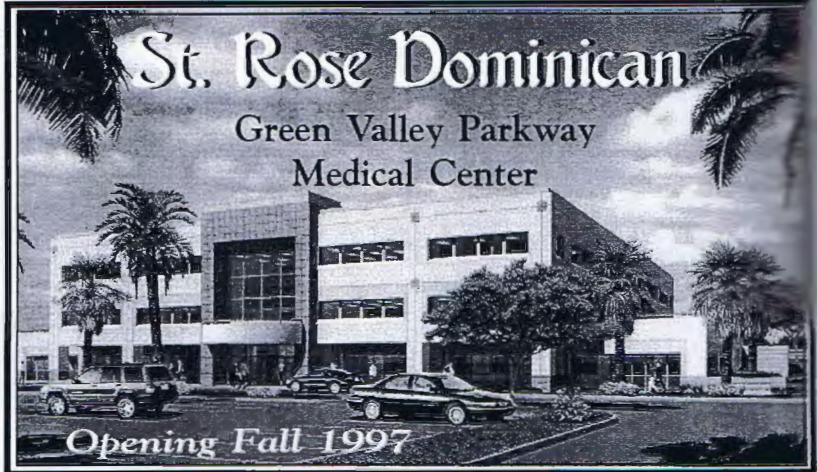
borhoods; 225 acres for open land areas, public art facilities, houses of worship and schools; and 310 acres designated for commercial development including office, retail, resort hotels, gaming, conference centers and medical buildings.

New neighborhoods currently under development are: Monument Pointe by Spectrum Construction; Richmond Terrace by Richmond American Homes; Stag's Leap by Nigro Associates; Reflections Horizons and Premiere by Pulte Homes; Sentosa by Kaufman and Broad of Nevada; Shadow Ridge by Beazer Homes; Crystal Springs and Fountain Hills by Coleman Homes; Pavilion Pointe by Concordia Homes; Stoneybrook by Avante Homes; Pacific Images and Pacific Trace by Pacific Homes; Regency Hills by K. Young Homes; and Altezza Estates by J.M. Peters.

A Healthy History...



A
*Healthier
Future...*



NEW RETAIL AND COMMERCIAL OFFICE PROPERTIES AT THRIVING GREEN VALLEY RANCH COMMUNITY

New residents in search of a better quality of life will find it in Green Valley Ranch where homeowners now have plenty of opportunities to work and shop in their own neighborhoods as commercial development has accelerated in the area over the past two years. Maintaining a delicate balance between retail and office components, the master-planned community provides a perfect example of how different types of commercial uses relate to the degree of residential development.

The northern sector of Green Valley, which is now built-out residentially, has attracted major retailers because of the abundance of new rooftops. At the southern end, where Green Valley Ranch is located, new office development is under way for users who want to establish early positions in a growth area along the Lake Mead corridor, which will ultimately align with the planned Southern Beltway. Serving as the new front door to Green Valley, a growing list of companies has located to the corridor which will ultimately include premier office facilities, a high-end research and development (R&D) park, two large retail centers and a proposed luxury resort/gaming establishment.

American Nevada Corporation, developer for Green Valley and Green Valley Ranch, recently opened its first component of Green Valley Corporate Center, a 90-acre Class A professional office park located at the northwest corner of Lake Mead Drive and Green Valley Parkway. A second building, Corporate Center II, is now under construction with a scheduled completion date of January, 1997 and has already signed the national investment firm Dean Witter Reynolds, Inc. A multi-phased pro-



Green Valley Corporate Center is a 90-acre master-planned office park that incorporates class A, flex and back office space. Corporate Center I, a 50,000-square-foot two-story building, is corporate headquarters to American Nevada Corporation and home to PBS&J Engineering.

ject, Green Valley Corporate Center will ultimately feature over one million square feet of Class A office, flex and back office space.

Representing the finest quality commercial environment available in Southern Nevada today, the facade of Green Valley Corporate Center I features granite stone accents and a vaulted main entryway with granite flooring throughout the lobby. The two-story office facility features a state-of-the-art energy management system, in addition to green-tinted windows providing 30 percent more energy efficiency.

Small- to mid-size companies continue to immigrate into Southern Nevada due to the area's favorable business environment, convenient air and rail access, an extensive low-cost labor pool and modern infrastructure. Thus, American Nevada has also targeted new light industrial development with the recent groundbreaking for TechPark At Corporate Center, a 21-acre, high-end R&D project. Providing light distribution capabilities and flex space as an alternative for businesses with heavy office and back-office requirements, TechPark will feature two buildings





Pacific Homes

OFFERING QUALITY & LASTING VALUE



Pebble Marketplace is a 160,000-square-foot shopping center anchored by Smith's Food and Drug Center. Grading and construction are under way with completion scheduled for the first quarter of 1997.

totalling 58,000 square feet in Phase I, scheduled for completion by the end of this year.

New retail projects are also keeping American Nevada Corporation busy including a new development called Pebble MarketPlace encompassing 160,000 square feet at the southeast corner of Green Valley Parkway and Pebble Road. Smith's Food and Drug Center will anchor the new neighborhood shopping center and occupy 60,000 square feet, while Bank of America is taking 5,000 square feet on site. Slated to open in early 1997, the remainder of space will be filled by restaurants providing outside dining and a variety of themed shops.

Paseo Verde Plaza is the second retail project under way featuring an 110,000-square-foot, grocery-anchored center. Located at the southwest corner of Lake Mead and Valle Verde, the retail project will feature specialty shops and themed restaurants with an outdoor food court. Paseo Verde Plaza is also planned to open early next year.

A partnership comprised of American Nevada Corporation, St. Rose Dominican Hospital of Henderson and several area physicians

have started construction for the first medical facility to be located within Green Valley Ranch. The \$13 million facility – Green Valley Parkway Medical Center – is situated on six acres located at the northeast corner of Lake Mead Drive and Green Valley Parkway, providing residents of Green Valley and Green Valley Ranch more convenient access to quality medical services.

The new medical facility will provide a variety of outpatient services including ambulatory care, outpatient surgery, women's care, a birthing center and a wide range of diagnostics.

American Nevada Corporation is in its 23rd year of operation and specializes in the design and development of master-planned communities. In addition to being the developer of Green Valley, Green Valley Ranch and development partner in Seven Hills, American Nevada also holds a commercial portfolio of over 2.5 million square feet in office, retail, industrial, gaming and medical projects. American Nevada Corporation is a division of Greenspun, Inc., which owns Prime Cable, Hospitality Network and owns and publishes the *Las Vegas Sun*.

For more than 40 years, Pacific Homes has been one of Nevada's top builders of condominiums and detached single-family dwellings. Throughout Green Valley and Green Valley Ranch, homes in the builder's developments have proven to be popular with buyers who recognize and appreciate the quality built into each home.

"Quality is something we are known for," says Dana Rogers, marketing manager for Pacific Homes. "We offer standard amenities that make the home – and neighborhood – a more pleasant place to live."

"For example," she elaborated, "at the high end (in the \$190,000 to \$250,000 range) we have standard features like granite counter tops, year-round front-yard landscaping maintained by the homeowners association, and gas barbecue stubs in the backyards," Rogers explains.

According to Rogers, Pacific Homes strives to deliver a product of lasting aesthetic value – from the smallest indoor detail to the overall design of the entire neighborhood.

"In many of our gated communities," Rogers said, "our buyers are offered an extensive landscaping package and elegant facing upgrades such as stone and stucco."

She continued, "We also have beltways, jogging and walking tracks, all of which feature lush well-maintained landscaping."

Pacific Homes' popularity continues to grow in Clark County, where they have about a dozen projects. In Green Valley Ranch, current developments include: Pacific Trace – single-family detached homes up to 1,972 square feet from the \$110's; and Pacific Images – Single-family detached homes up to 3,557 square feet from the \$190's.

PEOPLE AND TECHNOLOGY MAKE THE DIFFERENCE

PENTACORE believes its greatest resource is its people. The company subscribes to the philosophy each employee makes a difference. Management is always open to suggestions from employees on how to improve the company or the work product and is willing to make any changes to increase productivity and the quality of work.

The company encourages all employees to take part in committees and task forces which are formed to improve various operations. For example, the benefits committee, which is comprised of employees from every level of the company, meets monthly to discuss the quality of existing benefits, as well as the addition of others. The committee has been instrumental in the company's excellent benefits program, which includes the interest-free financing of home computers and a profit-sharing program which provides employees with an extra incentive to take pride in their work.

In keeping with its commitment for continuous improvement, Pentacore recently implemented a unique design core concept, which places people with similar strengths together to produce the work product. This pooling of talents and resources results in higher quality products which are produced on an expedited time schedule. It also provides an excellent environment in which employees can hone their skills.

Pentacore recognizes the more advanced the technology and the higher the skills of employees using that technology, the better the end product will be. The company has become a leader in developing practical applications that take advantage of technological innovations.

One area of the company where the use of advanced technology is especially evident is in the company's surveying and construction efforts, which include the use of Real

PENTACORE HAS
BECOME A LEADER IN
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OF TECHNOLOGY.

Time Kinematic Global Positioning System (RTK GPS). The major advantage of RTK GPS is design information can be directly uploaded into RTK data collectors and then taken out to the field where design coordinates are located in "real time." When design coordinates are navigated in the field, the result is a more efficient and productive use of manpower, which minimizes the potential for human errors in dealing with design information.

Pentacore also utilizes an online computer program called Gouvernet which provides a direct real-time link to the Clark County Assessor's parcel database. This enables a variety of information to be collected, such as property ownerships, deed recording information, zoning and acreage, and helps to expedite the planning phase of a project. This up-front research at the planning stage of a project also assists in developing definitive design criteria for determining the feasibility of a project.

Pentacore recently completed the countywide, 652-square-mile geodetic control network for the GIS orthophoto base mapping project for Clark County. In connection therewith established an RTK GPS base station with an approximate 24-mile range. As a result, Pentacore has the ability to be on the same coordinate system as the Clark County GIS and parcel map database and to utilize a common countywide coordinate system for projects.

Pentacore has grown rapidly over the last six years as a result of its commitment to these valuable resources. In addition to civil engineering, surveying and ADA consulting services, the company has a dynamic construction management division which not long ago was ranked number one by the Nevada Department of Transportation. Pentacore recently expanded its operations with the opening of its office in Phoenix, Arizona. The company's principals, Mike Radojevich, Gary Spinkelink and Fred Orban, have over 20 years of engineering and surveying experience in Southern Nevada. Combined they have developed reputations as result-oriented individuals who are dedicated to the timely completion of projects.



CONGRATULATIONS

to
**America Nevada
Corporation**
on
Green Valley Ranch!

**We are proud to be
a part of your team!**



CONSULTANTS, INC.

Land Planning
Land Surveying
Civil Engineering
Water Resources Engineering

4175 Cameron St., Suite A
Las Vegas, NV 89103
(702) 368-3008
FAX (702) 368-0047

DESIGN FOR BUILDING



KITTRELL GARLOCK and Associates (KGA) have built a reputation for providing superior architectural services to clients throughout Green Valley. KGA's size and the gross sales the company posts every year distinguish it as a leader in Southern Nevada.

"We have grown and prospered because we never forget who we are, and where we come from," said Ed Kittrell, Jr., KGA president, who founded the firm with his partner George Garlock, 21 years ago.

Their successful partnership has endured because of a complementary union utilizing the best of each partner's affinities. "George is the designer, and I'm more of a nuts-and-bolts person," Kittrell explains.

"Design," he elaborates, "is

"OUR BEST
ADVERTISEMENT IS
OUR LAST PROJECT."

defined as the color, the appearance, the spatial relationships and the overall impression of the structure or development. The 'nuts and bolts' aspect of a project accompanies the design process to ensure economical and technical accuracy."

KGA currently employs a talented staff of 33, making it one of the largest design firms in the state.

Both Kittrell and Garlock participate in every project the company undertakes. "As principals, we stay

involved. We don't delegate what we can do ourselves," said Kittrell.

Over the years KGA has left its distinctive imprint on a wide variety of projects including St. Thomas More Catholic Community Church, BankWest, Valle Verde Post Office, Silver Springs Park and Recreation Building and the Sunset Vista Professional Center.

Notable recent projects include the master planning for MacDonald Ranch and the Santa Fe Valley Casino located at the east end of the Galleria Mall.

KGA's success can be measured in the number of clients who return with new projects. "Seventy-five percent to 90 percent of our clients represent repeat business," said Kittrell. "Our best advertisement is our last project."

Shonkwiler Marcoux Advertising

GREEN VALLEY RANCH'S MARKETING EDGE

Since 1988, the advertising firm of Shonkwiler Marcoux has provided marketing and communications services to some of Nevada's finest companies. In 1995, American Nevada Corporation selected the agency to create and administer a comprehensive marketing and advertising campaign for Green Valley Ranch and the sister community of Seven Hills.

Shonkwiler Marcoux's "Worth It Everyday" campaign slogan helped promote the community's distinctive identity to future residents.

"Green Valley Ranch is an ideal place to live, work and shop. The master-planned community is close to schools, parks and other recreational facilities," Shonkwiler Marcoux's Robyn Kinard says. "It has

everything a family could need."

The master plan aspects of Green Valley Ranch and Seven Hills extends to the development's marketing strategy, as well.

"To reach as many prospects as possible, we're on the radio, television and in the newspaper," Kinard said. "We've been able to project a positive high-profile image of Green Valley Ranch that has increased awareness and generated a great deal of interest in the development."

According to Dave Olson, senior vice president of marketing for American Nevada Corporation, developer of Green Valley Ranch, Shonkwiler Marcoux's creative and media efforts are paying off. "The agency's work has exceeded all our expectations," he said. "We are experiencing more than 100 closings

per month with no end in sight."

With the Green Valley Ranch campaign well into its second successful year, the 40-person agency has begun to concentrate efforts on American Nevada's newest endeavor as a partner developer for the new Seven Hills master-planned community.

"We turned to Shonkwiler Marcoux because as a local company, it is attuned to the pulse of the Southern Nevada market," Olson said. "The firm's creative abilities and its knowledge of the area made it a natural choice to carry our message that we build communities where people can live, work and play."

The agency is also charged with the corporate and commercial advertising for American Nevada. "We are more than satisfied with Shonkwiler Marcoux's work," said Olson.

FIFTY YEARS OF COMPASSIONATE CARE

Next year is the 50th anniversary of St. Rose Dominican Hospital, the only not-for-profit, non-tax supported hospital in Southern Nevada. For half of a century, this 147-bed acute-care facility, formerly known as St. Rose de Lima, has served the healthcare needs of the southeastern Las Vegas Valley. Its location, coupled with the convenience of its satellite ambulatory-care medical center at 6301 Mountain Vista in Green Valley, provides a reassuring presence to the residents in the community.

Sponsored by the Adrian Dominican Sisters since 1947, St. Rose offers the expertise of more than 500 primary care and specialty physicians and the latest in state-of-the-art diagnostic and technological resources. "St. Rose offers patients a complete integrated continuum of

"WE ARE
TEAM-ORIENTED TO
BRING OUR PATIENTS
THE BEST IN HEALTH-
CARE DELIVERY."

care," according to Debra Percell, the hospital's communications coordinator. "From the beginning of care by our medical professionals, extending through our transitional care, rehabilitation, home-care and preventive care services, we are team-oriented to bring our patients the best in health-care delivery."

St. Rose Dominican Hospital is an affiliate of Catholic Healthcare West (CHW), a consortium of 34 hospitals in California, Arizona and Nevada. CHW, a not-for-profit organization,

is the seventh largest healthcare provider in the country and the largest in California. CHW's commitment to developing healthier communities is evidenced by its annual grant awards to various nonprofits in the Henderson and Southern Nevada communities.

Committed for health and wellness in the community, and to keep pace with the healthcare needs of the expanding population, St. Rose Dominican will open two new satellite medical facilities in late 1997. The new three-story, 94,000-square-foot Green Valley Parkway Medical Center, located at Lake Mead Drive and Green Valley Parkway, will house specialty-practice physicians and an out-patient, ambulatory care center. The Hartwell Medical Center, a 52,000 square-foot medical center is slated to open late 1997 on Warm Springs Road and Shadow Crest.



CVL Consultants

STRENGTH IN THE DETAILS

In Green Valley Ranch nearly one-third of the homes have benefited from the handiwork of CVL Consultants, Inc. The company has been providing developers with essential civil engineering, land planning and water surveying services since its entry into the Southern Nevada market in 1990.

"CVL Consultants develops grading plans, as well as the layout of streets, sewers, storm drains, and the water system," said Jeff Stayton, vice president of CVL. "We also produce mapping plats."

The company's talents are represented in a number of area developments including Taos Estates, the Sunset Ridge Retail Plaza, Mystic Ridge, the Dominion, Sunpac In-

dustrial Park and the Green Valley Ranch master plan.

Although CVL Consultants has a staff of more than 20 planning and engineering specialists, the company can call upon the full resources of its Phoenix, Ariz. affiliate Coe & Van Loo if a job requires it.

The resident design and mapping capability CVL Consultants can deploy utilizes the latest technology. "CVL is committed to the use of AutoCAD and Softdesk supported work stations," Stayton explains, "which are the industry standard in the Las Vegas Valley."

A hallmark of CVL Consultants' operation is the level of commitment the company allocates to project follow through, especially in the processing of plans and documents.

"Processing of plans and documents is the responsibility of the project manager and/or company principal," Stayton notes. "CVL has also acquired the services of a professional processor, who is familiar with the development processes of the various agencies as well as their respective planning regulations."

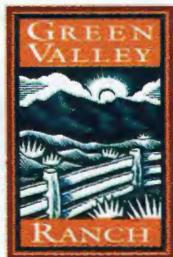
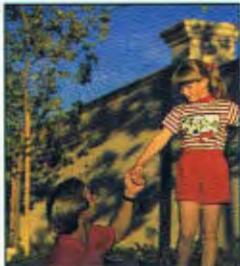
This kind of attention to detail, not only in the specific plans that CVL Consultants creates, but in how the documents are physically handled makes a substantial difference in the overall job.

Stayton points out, "By using this processing system a new project will be centrally coordinated in accordance with applicable laws, ordinances, standards, and reliable advice provided to the client."

Worth It.



Our Best Plans Come To Life.

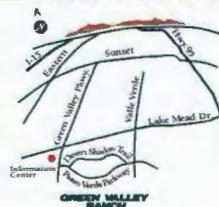


Broker Participation Welcome.

Welcome to Green Valley Ranch

It's incredible the amount of thought, creativity and planning that's gone into the design and development of Green Valley Ranch.

A master-planned community with exciting features, such as palm-lined parkways, bike paths, shaded rest areas,



parks, schools, shopping, conference centers, medical facilities and resort gaming hotels with fine dining and entertainment, all designed to make your daily life more comfortable and convenient.

Sure, living in a master-planned community like Green Valley Ranch costs a little more. But, so much has already gone into making it the kind of place you really want to live. Most people think it is... Worth It. Every Day.



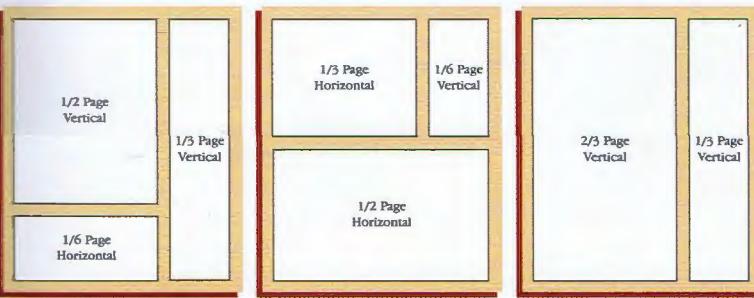
A Henderson community developed by American Nevada Corporation ■ A Greenspun Company
For more information call the Green Valley Ranch Information Center at 263-4963.



Specifications

Ad Sizes

	Width	Depth
Full Page	7 1/4"	9 1/2"
2/3 Page	4 3/4"	9 1/2"
1/2 Page Horizontal	7 1/4"	4 3/4"
1/2 Page Vertical	4 3/4"	7 1/4"
1/3 Page Horizontal	4 3/4"	4 3/4"
1/3 Page Vertical	2 1/4"	9 1/2"
1/6 Page Horizontal	4 3/4"	2 1/4"
1/6 Page Vertical	2 1/4"	4 3/4"
One page bleed size trimmed to	8 1/2"	10 5/8"
Two-page bleed size trimmed to	17"	10 5/8"
Keep live matter 1/2" from each trimmed edge.		



Film

Right-reading, emulsion side down negatives with a 150-line screen. Film must indicate bleed and trim, as well as center marks. Each color negative should be marked clearly for each AAAA color.

Proofs

One set of progressive proofs is desirable for best possible reproduction. Color rotation is yellow, magenta, cyan, and black. Color keys and cromalin are acceptable substitutes for progressive proofs, although color match cannot be guaranteed. Plates are not acceptable.

Reproduction of type smaller than eight point and/or fine serifs will not be guaranteed when reversed out of four color or dark backgrounds. Publisher is not responsible for reproduction of advertisements when materials do not comply with above specifications.

Production Services & Charges

NBJ maintains a complete advertising, design, and computer graphics department. These services are offered to advertisers at publisher's cost. It is the client's responsibility to provide copy. Production billings are non-commissionable. Separations for four-color process will be billed at publisher's cost.

Full page	2/3 page	1/2 page	1/3 page	1/6 page
\$250	225	200	150	100

For ads that arrive partly camera-ready but require additional screens, reverses, halftones, or stripping, additional charges will be billed at publisher's cost. Ad proofs will be provided upon request. Changes made by advertiser after ad proof will be charged unless they are due to the magazine's error.

Advertising Rates

Black and White

Ad Size	1X	3X	6X	12X
Full Page	\$2280	2055	1850	1575
2/3 Page	\$2055	1845	1665	1410
1/2 Page	\$1440	1290	1165	880
1/3 Page	\$1080	965	880	750
1/6 Page	\$ 635	575	515	440

Color

Rates are predicated on black plus process colors (yellow, magenta, or cyan). NBJ is not responsible for slight variations from selected color.

Black plus one process color

Add \$330 to black and white rates



Black plus two process colors



Add \$660 to black and white rates



Four color process

Add \$990 to black and white rates

Separations to be provided by the advertiser.

Covers

Four-color only. Sold on a first-come, first-served basis or by contract.

Position	1X	3X	6X	12X
Inside Front	\$3800	3440	3100	2830
Inside Back	\$3800	3440	3100	2830
Back Cover	\$4330	3900	3510	3160

Special Rate Considerations

Bleed: Ten percent additional. Available on two-page spreads, full pages, 2/3, 1/2 and 1/3 vertical page advertisements. No charge for bleed on cover positions.

Ink: For metallic ink or fifth color, add \$1045 to four-color rates. *Add 15% for guaranteed position.*

1997 Closing Dates

Issue	Space Reservations	Camera Ready Art
January	December 1	December 9
February	January 3	January 10
March	January 31	February 7
April	March 3	March 10
May	April 1	April 8
June	May 1	May 8
July	June 2	June 9
August	July 1	July 8
September	August 1	August 8
October	September 1	September 8
November	October 1	October 8
December	October 31	November 7

Reader Demographics

The following demographics are based on an analysis of our highly refined and demographically segmented mailing list. The following combination of influence and affluence indicates the readers of *Nevada Business Journal* are prime targets for advertisers wishing to reach high-level executives who make the buying decisions in their companies. These readers are also purchasers of high-ticket items in their own right.

- Two-thirds are in top management: Chairmen, CEOs, Vice Presidents, General Managers, Comptrollers, Directors, Owners and Partners.
- The remaining one-third are middle managers and professionals.
- More than half make purchasing decisions of \$250,000 per year.
- They are primarily involved in manufacturing, real estate, finance, wholesale, health care, high demographic retail and business services.
- Private wealth among these subscribers is as impressive as their professional credentials. Over 30% have a household income of at least \$150,000 per year.
- State-wide distribution -- *Nevada Business Journal* is the only state-wide business magazine in Nevada. The magazine has a 72% distribution in Southern Nevada, 24% in Northern Nevada and the remaining 4% in rural Nevada and other states.
- Readers by company in size:

32%	.....	Less than 10 employees
24%	.....	10-24
14%	.....	25-49
10%	.....	50-99
9%	.....	100-499
7%	.....	500-999
4%	.....	1000+

Supplement Overruns

Supplement overruns are available to be used for image-building marketing tools. They can be anywhere from 1-32 pages in length and are prepared completely by the editorial staff of *NBJ*.

Materials published in *NBJ* cannot be reproduced without the expressed written permission of the publisher.

Prices quoted upon request.
Supplement overruns are commissionable.

the hills
AT SUMMERLIN
SUMMERLIN HERALDS THEIR FIRST VILLAGE

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Nevada's Desert Research Institute What in the world...?

by Linda Linssen

Nestled among hundreds of glittering billboards lining the Reno and Las Vegas roadways, the institute's signage competes for the attention of passing motorists. Like other billboard messages, the institute's is brief. "Worldwide Research for a Better Nevada," declares the sign. Against a satellite image of Earth, a simple logo completes the message of an organization whose work is known and respected throughout the world: Desert Research Institute, or DRI.

DRI is the statewide research division of the University and Community College System of Nevada (UCCSN). Founded in 1959 at the University of Nevada in Reno for the purpose of studying Nevada's arid land problems, the Institute has since broadened its horizons. Today, the Institute manages over 400 professional scientists, technicians and staff members in three major science centers in Las Vegas, Reno and Stead, as well as a field laboratory near Boulder City and the Storm Peak Laboratory high atop Storm Peak at Steamboat Springs, Colo. Annually, DRI scientists tackle around 100 projects in various regions of the globe. In their search for environmental solutions, they have carried the UCCSN flag to all 50 states and to 36 foreign countries. And they still conduct extensive research in Nevada.

Piecing together the environmental puzzle

How do elevated levels of atmospheric CO₂ affect desert ecosystems? What is the quality of water in springs near Lake Mead National Recreation Area? How vulnerable to erosion are Truckee River bridges? What are the main sources of visible air pollution in Reno and Las Vegas? What can Native American artifacts on the Nevada Test Site reveal about early inhabitants' adaptation to environmental changes? How do air and atmosphere move through Yucca Mountain, and how might this affect the mountain's suitability as a nuclear waste repository? What is the public health risk posed by groundwater contamination in two former nuclear testing sites in south-central and west-central Nevada? These are the types of dizzying questions to which DRI scientists seek answers.

DRI is organized into five research centers: Atmospheric Sciences Center, Biological Sciences Center, Water Resources Center, Quaternary Sciences Center and Energy and Environmental Engineering Center. Each center represents a "slice of the ecological system," according to John Doherty, the institute's director of public information. They strive for an interdisciplinary approach to reflect the multidisciplinary nature of the environment. "This is a process and an objective," says Doherty.

The Atmospheric Sciences Center's (ASC) mission is to increase understand-



Desert Research Institute in Las Vegas.

ing of the earth's atmosphere, particularly as it relates to the weather and climate of arid regions. Research at ASC includes such things as aerosol and cloud effects on climates, atmospheric modification and atmospheric water resources. Since the mid-1970s, DRI has operated the State of Nevada Cloud Seeding Program. Last year ASC added an estimated 48,000 acre-feet of snow to the snowpacks of the Tahoe-Truckee, Carson-Walker and Humboldt River watersheds. ASC also operates the Western Regional Climate Center, serving federal agencies, regional organizations, state and local bodies and the private sector.

The Biological Sciences Center (BSC) is concerned with plant and soil biology from an ecological perspective. Its mission is to gain knowledge about

the earth's biosphere – to understand the response of ecological resources to natural and human activity – in order to manage our biological resources. Its scientists are world leaders in studies on environmental monitoring and assessment and detection of hazardous sites. BSC's scientists designed the Great Basin Environmental Research Laboratory, a controlled environment facility used by scientists from all over the world.

DRI's Water Resources Center (WRC) is the largest water research group concerned with effective management of hydrologic resources on arid lands in the U.S. It also manages Nevada's state water institute and is concerned with total water management in the Las Vegas Valley – understanding different kinds of water, where it comes



Dr. Kelly Redmond, regional climatologist, with map showing U.S. weather patterns.

from and where it goes. At WRC, scientists conduct research on groundwater contaminants and have pioneered techniques for detecting and monitoring organic substances in groundwater systems. They also monitor surface indicators such as plant stress, soil moisture and snowpack water content. The scientists publish their findings for use by water districts and other agencies to aid in their development of water management plans.

The Quaternary Sciences Center (QSC) is concerned with the Quaternary Period, which covers the last 1.8 million years. QSC scientists focus on arid regions, and their research helps to enlarge understanding of global environmental change. Animal nests, landforms, tree rings, pollen and soils all offer information concerning past climates and precipitation patterns. Scientists also sort through remnants of human habitation for clues as to how people adapted to environmental changes. Their goal is to prepare humankind for whatever changes await the coming generations.

The main concern of the Energy and Environmental Engineering Center (EEEC) is air resources research. The center responds to requests from business and government agencies to do site-specific analyses of both indoor and outdoor air quality. Scientists study the

health and visual effects of air pollutants and are often called upon to "fingerprint" sources of air pollution in cities around the world. EEEC is currently involved in a nationwide assessment of air quality and vehicle emission standards. In a project sponsored by Nevada's Department of Motor Vehicles, the institute has developed a system to identify the small number of vehicles doing most of the polluting.

Each of the centers employs scientists from numerous and varied fields of expertise. Following the multidisciplinary model, they often work together to seek answers to complex environmental questions.

Funding its projects

As a nonprofit organization, DRI is dependent upon outside support for financial survival. Its annual budget is around \$24 million, but the state of Nevada provides only about \$2 million in base funding. The remaining \$22 million must be obtained by DRI scientists who, unlike university faculty members, are not granted tenure and must secure their own salaries and research programs. Each year, the scientists write hundreds of proposals, often nearly as detailed as the research

projects themselves. They also write papers, reports, presentations and journal articles. In a highly competitive marketplace, "A second-best research proposal doesn't do any good," says John Doherty.

Approximately 62 percent of the scientists' grant funds come from federal sponsors such as the Department of Energy. State, local and other government sources contribute around 21 percent, and the rest comes from private sources. The tax revenue generated by grant and contract money circulating in Nevada's economy returns more to the state's general fund than the state of Nevada's investment in DRI.

The dollars are spent in a number of ways. With around 75 Ph.D. scientists, as well as numerous technicians and support personnel, DRI spends approximately \$13.3 million to maintain its annual statewide payroll. Other expenses include remodeling of existing facilities; acquisition of new facilities; state-of-the-art equipment for competitive research; and transportation to reach research sites,



DRI archeological field school in Hurricane, Utah.



Mary Miller, assistant research chemist, operating an automated colorimeter for water analysis.

lab resources and colleagues around the country and world.

Serving the business community

DRI offers business and industry the same thing a stock broker offers a client — a recommenda-

tion based on available knowledge. The institute's highly educated workforce is a major resource ready to serve Nevada corporations and to help attract new businesses to the state.

DRI scientists conduct "research for a balanced future" — a balance between developing needed natural resources and protecting the earth's environment.

People who request DRI's services include those in agribusiness, finance, utilities, mining, transportation, recreation, gaming, timber and residential and commercial development.

Since the institute's scientists are not constrained by the academic calendar like scientists on university campuses, DRI faculty and staff members can be deployed at short notice to work on months-long or years-long projects.

When a company with an environmental problem contacts DRI, the institute dispatches a scientist in a field relevant to the nature of the company's problem. For example, if a construction firm encounters water trapped on top of an impermeable layer, the firm will want to understand why before digging a foundation or putting a structure into a shallow subsurface. A DRI scientist helps define the nature of the problem and explore the possible consequences of available options. DRI also helps companies monitor ways to demonstrate compliance with various existing environmental laws.

In Reno, DRI Research Parks, Ltd. —



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Cores from Great Basin lake beds reveal ancient climate cycles.

not-for-profit corporation of the DRI, manages the Dandini Research Park. The research park is being developed by Dermody Properties and will include such tenants as the Desert Research Institute, the Great Basin Environmental Research Laboratory, the Western Regional Climate Center, the National Weather Service and the University of Nevada, Reno. Dr. James Taranik, president of DRI, says that "The Dandini Research Park is envisioned as an environmental science and technology park where people come to develop technology to work on environmental challenges. It also promotes university-industry partnerships in research applications." Dandini Research Park has 60 build-to-suit spaces.

Besides helping to solve environmental problems, DRI enhances the business community as a major consumer of telecommunications and computer hardware and software. In fact, more than 90 percent of DRI's total annual budget is spent in Nevada.

Serving the state of Nevada

John Doherty seems pleased that DRI can offer Nevada a "home-town focus and expertise," since the state is its home base. In the southern



Cloud seeding on a Sierra Nevada ridge west of Lake Tahoe.

part of the state, the institute is used extensively by various Clark County agencies and the Southern Nevada Water Authority. At the Nevada Test Site, scientists are able to investigate various environmental issues involving air, water, soil and climate. They also have major involvement in archeological studies there. Since the dry, mountainous area is the largest piece of federally-owned land in the country, much of it has remained undisturbed for decades, making it an ideal research site. "The body of work at the Test Site has been tremendous," says Doherty. In fact, research at the Nevada Test Site comprises one-quarter of all DRI research.

In addition to finding solutions to Nevada's environmental problems, DRI is also good for the state's image. As the institute continues to grow in international stature, it brings recognition to Nevada for excellence in environmental research.

Educational opportunities

DRI scientists teach as many as 35 courses annually in the university and community college system. With little cost to the system, graduate programs have access to the most current knowledge of scientists in the field. Each year more than 50 gradu-

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University and Community College System of Nevada, Madison Graves II, Chair, Board of Regents
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ate students receive assistantships and are employed to conduct research alongside DRI's principal investigators. The students' research topics become the topics for their dissertations, and their names appear on the published research results, giving the students impressive credentials and experience by the time they complete their graduate studies.

DRI is also involved in educational opportunities for younger learners. For instance, in November, 1995, DRI scientist Bob Wharton answered questions about polar deserts from Washoe County elementary, middle and high school students, and he did so live from Antarctica via satellite. For nearly two weeks, KOLO-TV broadcast the segments during evening weather reports. This year, KLAS-TV in Las Vegas will participate in the project.

In the summer, the institute hires

Nevada high school science teachers who, in turn, bring their experiences into the classroom. The teachers are paid from nonstate funds.

View from the top

At the helm of the DRI since 1987, Dr. James Taranik is credited with over 150 publications dealing with geology, geophysics, and the applications of aerospace sensing to mineral and petroleum exploration, hydrology and environmental monitoring. Educated at Stanford and the Colorado School of Mines, Taranik formerly served at the University of Nevada, Reno, as dean of Mackay School of Mines and professor of geology and geophysics. In July, 1998, Taranik will step down from the DRI presidency to return to UNR and the Mackay School of Mines as the Brant Chair in

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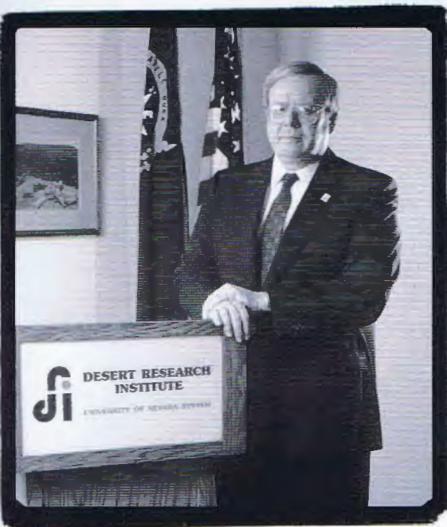
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Examples of DRI's research for business and industry:

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- Air quality analysis for industrial plant siting
- Regional airshed analysis for power plant siting
- Air quality impact analysis for geothermal power plant development
- Environmental impact analysis for mining operations
- Environmental impact analysis for plant siting
- Geothermal effluent disposal analysis for utilities
- Geothermal resource analysis for power plant development
- Groundwater quality analysis for mining operations
- Groundwater quality and quantity analysis for mining operations
- Contaminant transport in groundwater for industrial plants
- Cultural resources surveys for mining operations
- Cultural resources surveys for land development
- Auto emissions analysis for industry/federal partnerships
- Indoor air quality analysis for industrial processes
- Design and management of cloud seeding programs for utilities
- Regional visibility degradation analysis for utilities
- Impact of increasing atmospheric carbon dioxide on timber production
- Resource management for land development
- Subcontract environmental impact analysis for major engineering firms
- Climate data analysis of commercial recreation and development



Dr. James Taranik, president of Desert Research Institute.

Geology and Geophysics. He plans to continue his research in the application of remote sensing for geologic and environmental studies.

Taranik's list of experiences, research projects, special assignments, positions held and honors and awards have more than qualified him to serve as president of DRI. Among his awards are a NASA

Exceptional Scientific Achievement Medal and a US Geological Survey Special Achievement Award. In addition, his credits include acquisition of funding for the infrastructure of the Dandini Research Park in Reno, as well as funding for a new 60,000-square-foot Northern Nevada center in Reno, and the 42,000-square-foot first phase of DRI Southern Nevada Science Center in Las Vegas.

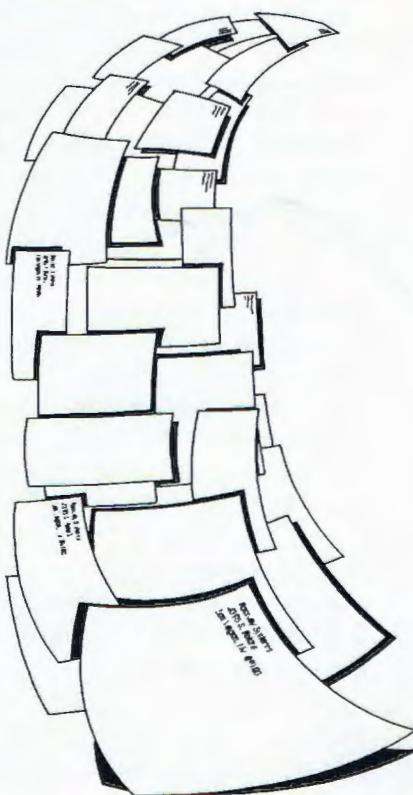
Painting the big picture

Working with satellite, atmospheric and terrestrial imagery, DRI scientists analyze data to determine changes in the environment. They know we are at the end of a 10,000-year interglacial period and that, in geologic times past, rapid changes in temperature and precipitation occurred at the ends of these periods. One of the scientists' goals is to educate people about the boundary conditions of returning to a glacial state, because decisions made today will affect human living conditions tomorrow. For example, scientists know Southern Nevada's annual rainfall was at

least 30 inches a few thousand years ago. Since the federal government recently considered storing nuclear waste here, scientists know it's important to understand regional climactic cycles. Their concern is that future climactic changes could compromise the integrity of the stored radioactive material.

Another of DRI's "big picture" concerns is that the United States continues to have access to clean, economical electricity so it can compete in the world. Taranik notes that, since European governments subsidize the disposal of nuclear wastes, rate payers do not feel the full effects of rising energy costs. In the United States, no such government subsidization exists, so companies seek low-cost solutions to their environmental problems.

The key to DRI's success seems to be its multidisciplinary approach and the fact that the institute benefits so many people, from legislators and business people to professional scientists and students. Citizens in both the public and private sectors want and need to know the results of DRI's investigations. Their jobs, their quality of life and the well being of future generations depend on it. ♦



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Nevada Briefs

BofA Extends \$7.5 Million to Nevada Ready Mix

Bank of America announced it has provided an equipment lease line of \$7.5 million to Nevada Ready Mix, a leading concrete supply company in Southern Nevada. The pre-approved source of funds will provide the company with capital to make equipment acquisitions including tractors, trailers and ready mix trucks. George Smith, president of the bank, said the demand for equipment leasing has been rising since 1991, and lease line financing is becoming the product of choice among businesses that choose lease financing over conventional financing.

Small Business Owners Oppose SIIS Surcharge

An annual survey of the 4,000 Nevada members of the National Federation of Independent Business (NFIB) found that an overwhelming 80 percent margin opposes being assessed a surcharge by the State Industrial Insurance System (SIIS) to cover the system's unfunded liability. A legislative interim committee has been



Bank of America Nevada's vice president and regional leasing manager Bruce Royer (l-r) discusses lease documents with Nevada Ready Mix executives Mike Sherwood, vice president of sales, Darrell Thornton, president, and Richard Thornton, vice president.

looking at whether to place a special assessment on SIIS policyholders as a way of covering unfunded liability in the workers' compensation fund. The survey also found that 87 percent of respondents rely on SIIS for workers' compensation insurance, and 86 percent want to make it easier to appeal SIIS job classifications.

Reno Energy & UNR Plan Geothermal Heating District

Reno Energy LLC and the University of Nevada, Reno are joining forces to create the world's largest heating district by using clean, renewable geothermal heat energy. Nevada Professor Yunus Cengal, Ph.D., P.E., prepared an economic/engineering analysis of the project which determined that the heating district can deliver heat energy 35 percent to 55 percent cheaper than natural gas or heating oil. Reno Energy has filed applications for a geothermal operating permit with the Public Service Commission of Nevada.

Construction for the \$32 million project is slated for April with customer hookups to begin in late 1997.

Sierra Health & Prime Health Move Toward Acquisition

Sierra Health Services, Inc. and the stockholders of Prime Holdings, Inc. have signed an agreement through which Sierra will acquire Prime Holdings, Inc., the parent company of Prime Health and Med One Health Plan. Prime Holdings is owned by Columbia Sunrise Hospital, founder and CEO Elias F. Ghanem, M.D., and private business partner Edward M. Nigro. The acquisition, pending regulatory approvals, is expected to be completed in early February of 1997.

Del Webb CEO Named Builder of the Year

Phil Dion, chairman and CEO of Del Webb Corporation has been named the 1996 Builder of the Year by Professional

Builder magazine, a trade publication of the home building industry. Editors of the magazine selected Dion, who has been CEO of Del Web for nine years, for his leadership abilities. Dion has led the company through a corporate reorganization in the late '80s when the company was struggling to stay afloat, to last fiscal year's record billion dollars in revenues. Del Web Corporation is best known in Southern Nevada for its Sun City communities which cater to adults 55 or older.

Reno Gets New HMO

Amil International of Nevada recently added an HMO plan to its list of services to the Reno area. Amil's Reno office formerly offered only PPO plans for its members, but now provides a dual option of both HMO and PPO plans. Amil, formerly Nevada Health Visions, offers health care benefit plans specifically designed for Nevada's small business market. The addition of Amil's HMO brings the total number of Reno HMOs to seven.

Business Expansion Predicted for 1997

A sizable number of U.S. companies will expand operations in 1997, according to a recent nationwide survey released by Robert Half International. Forty three percent of executives polled said they expect to grow their businesses next year, while only 8 percent expect cutbacks. In an unrelated forecast, the chief economist of the U.S. Chamber of Commerce said he expects the 1997 economy to grow at close to its long-term trend, with modest job growth, low unemployment, stable inflation and interest rates steady or even slightly down.

Fear of Success?

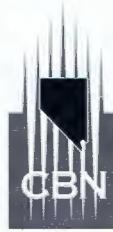


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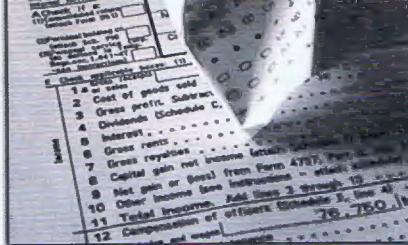
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TAX TIPS

So, You Thought You Knew All About Savings Bonds?

Series EE savings bonds are like some relatives. They've been around a long time and you think you know everything there is to know about them. Well, think again. According to the Nevada Society of CPAs, there are some lesser known facts and some recent changes you should know about before investing in these bonds.

Flexible, Low Risk Investments

Savings bonds combine a number of advantages, including simplicity of purchase, flexibility of redemption, and tax benefits. What's more, there is little risk. They come backed with the full guarantee of the U.S. federal government.

Series EE bonds can be purchased at one-half of their face value in denominations ranging from \$50 to \$10,000, up to a maximum of \$30,000 in face value a year. You can buy them at banks and other financial institutions, or through payroll deduction programs at most companies. The bonds can be redeemed any time after six months. Of course, you won't receive the full face value unless you hold them until maturity.

Market-Based Rates

To keep Series EE savings bond rates in line with other market rates, in May of 1995 the Treasury Department replaced the guarantee minimum interest rate with a variable market rate. (Outstanding Series E bonds and Saving Notes as well as Series EE bonds issued before May 1, 1995 continue to earn interest under the terms in effect before May 1, 1995.) Series EE Bonds held from six months to five years earn a semi-annual adjusted rate equal to 85 percent of the yield on

six-month Treasury Bills for the preceding three months. The rate for bonds held between five and 17 years is 85 percent of the average yield on five-year Treasury Bills during the previous six months.

Interest Accrual

If you plan to cash a bond, it's important to know when it increases in value so you don't lose the interest. Savings bond interest is added to the value of your bonds every six months. For example, a bond that has an issue date of March 1, 1996 increases in value every September 1 and March 1. If you redeem it in February 1997, you would lose the interest your bond earned from September through January because the government does not pay interest for any partial period. (For bonds issued March 1993 through April 1995, interest is credited on the first day of each month.)

Tax Advantages

The interest earned on savings bonds is exempt from state and local income tax, and you can defer paying federal income tax on the interest until you redeem the bonds.

For bonds issued and purchased on or after January 1, 1990, interest may be fully or partially excluded from federal income tax if the bonds are cashed to pay for qualified higher education expenses of the taxpayer, his or her spouse, and/or dependents. The bonds must be purchased in the taxpayer's name, and at the time of purchase, the taxpayer must have been at least 24 years old.

To qualify for the tax break, you must meet certain income requirements for the

year in which the bonds are redeemed. For the 1996 tax year, married taxpayers with an adjusted gross income (AGI) below \$65,250 qualify for the full exclusion. A partial exclusion is available for married taxpayers with an AGI between \$65,250 and \$95,249, with the exclusion totally eliminated for those whose AGI reaches \$95,250. The minimum and maximum income threshold for single filers is \$43,500 and \$58,500, respectively.

Savings Bonds and the World Wide Web

You can get specific information about interest rates on savings bonds by visiting the Treasury Department's website on the Internet at <http://www.ny.frb.org>. You'll find pages of up-to-date information on a full range of savings bond topics. A special on-line redemption calculator allows you to find out the value of any bond instantly by simply entering the denomination and the issue date. You can even download Savings Bank Wizard, the Treasury's Windows-based savings bond management tool that helps you keep track of your bond inventory.

Lost Bonds

If your savings bonds are lost, stolen or mutilated, the government will replace them as long as you can establish that they are outstanding or were paid erroneously. Send your claim to the Division of Transactions and Rulings, Bureau of Public Debt, Parkersburg, WV 26106.

Prepared by members of the Nevada Society of Certified Public Accountants.

by Joe Mullich

When Winning Isn't Anything

Nothing personal, but I don't think I should be seen talking with you little people anymore. You see, I was just invited to join the "Who's Who Registry of Global Business Leaders." This directory is published by Who's Who Worldwide, out of New York, as a confirmation and recognition of exceptional people."

When a representative of Who's Who called to confer my newfound status as a global business leader, he enthusiastically explained the benefits this august honor carried:

"Your name or your company would be in the registry of Who's Who in Business, listing services you offer," he said. "And at the same time each and every, um, several months you'd receive our magazine showing different interests and everything."

Frankly, this baffled me, I hardly travel in Lee Iacocca's circles. Fortunately, my new pal from Who's Who was eager to fill the pause.

"And, remember, this would be worldwide."

Certainly, being worldwide is important these days, with the Information Superhighway expanding, the Berlin Wall collapsing and whatnot happening all the time.

"There are a lot of corporations in the world looking for people in certain areas and certain industries. Let's say, a company was building an industrial center in your area. They need the services of certain types of people. It may be publishing."

A company building an industrial center would need publishing services?

It may be publishing. It may be real estate. Maybe lawyers. Maybe doctors. Maybe accountants. Who

knows? I don't know. I'm talking off the top of my head."

We global business leaders appreciate the ability to think fast on your feet. Keep going.

"They would look in the directory and contact you people. In the same way, you might need to find someone in England or London to do something for you."

Yes, someday I may well need someone in England OR in London, who is, say building an industrial center there. In case I want to publish something. Of course, now I'm just talking off the top of my head.

"It's a great investment based on the assumption in these times you need Who's Who more than ever for networking."

What honchos would I network with? Surely, Trump has himself listed in Who's Who in big gold type.

"I've got presidents of big corporations."

Like who?

"Who would be in the directory?"

Yeah. Who?

"Sixty thousand people are in it!"

Hmm, maybe we could rent out Madison Square Garden for an intimate mixer.

"That's not all. You get the Who's Who wall plaque."

A wall plaque?

"A plaque with your name, your company name, whoever."

What would I do with a wall plaque?

"It's for your own prestige. Everybody likes a little prestige and PR, don't they? Nothing wrong with that."

Nothing at all! What could be more prestigious than belonging to an organization that's limited to 60,000 members.

"You don't just get the plaque."

There's more!!!???

"You get the privilege of benefits for two years: the newsletter, the listing, the PR, discounts for hotels and airlines – the whole nine yards. If you were going to London, we would tell you what hotel to stay at."

In other words, auto club – take a hike! I'm in Who's Who.

It all sounded great, of course. The prestige and everything. And for only \$97 (plus \$137 if I wanted a copy of the directory). Unfortunately, I had already committed my Who's Who money elsewhere. You see, I'd also been selected for – no kidding – "Two Thousand Notable American Men." This prestigious volume wanted to honor me for my "exemplary performance in the field of poetry."

Between us, I've never written a poem. But this honor has so inspired me, I've already dashed off several salty lime-ricks. I think they'll be just the thing to break the ice with my fellow global business leaders if we ever do get together.



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MOVING TO NEVADA

The following companies have recently located to Nevada.

Companies reported by Nevada Development Authority:

Builders Showcases, a manufacturer of check-out counters, has leased 14,000 square feet and will employ 25 people at the Hughes Airport Center.

Cable Design Tech has opened a 44,000-square-foot-facility to distribute precision cable. The company will employ 20 Southern Nevadans.

Flexotech has leased 15,000 square feet in North Las Vegas. The manufacturer of flexible plastic wrapping will employ 20 people.

McCann Paper West has established a 55,000-square-foot facility in North Las Vegas to manufacture paper products. Approximately 55 people will be employed at the facility.

Nikkiso Co. Ltd. has purchased six acres in North Las Vegas where they will test large pumping equipment.

San TechnoStar, a laser technology company, has leased 50,000 square feet of space in Henderson where they will employ 30 people.

Companies reported by Northern Nevada Development Authority:

Alta Diagnostics, a manufacturer of electronic components, will occupy 16,000 square feet of space and employ 15 in Douglas County.

Borealis Technology Corp. has committed to 19,000 square feet of office space in Carson City. The computer software manufacturer will initially employ 40.

Carson Technology, Inc., a start-up electronics company recently located in a 4,000-square-foot-facility in Carson City where they will employ nine people.

J&L Wire Products purchased 7,500 square feet of space in Lyon County. The custom machine shop will employ ten.

Legere Pharmaceuticals, Ltd., has committed to 5,000 square feet space in

Carson City. The company, involved in the research and development of medical products, will employ ten.

Micro Metals, a custom machine shop will employ three in a 2,000-square-foot-facility in Carson City.

Oakley, Inc., a sunglass manufacturer, recently secured 60,000 square feet of space in Lyon County where they

will employ 60.

Pac-West Technologies, Inc., a medical instrument manufacturer, will employ six in its new 8,500-square-foot Lyon County facility.

Quicksilver Development Co., a manufacturer of electronic components, will employ 20 in its new 10,000-square foot-Carson City facility.

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business indicators & analysis

It is hard to think that economic conditions in Nevada could be better as we enter 1997. Unemployment rates have declined to some of the lowest rates in recent time, job growth continues to trend upward, state revenues have recorded sharp increases, and national economic conditions foretell expansion that is neither too slow nor too fast. Indeed, the strength of Nevada's economy continues to receive favorable reviews in the national press.

By all accounts we will end 1997 with another good year in Nevada – if for no other reason than the momentum built up over the past few years. Construction and business expansion, reflecting expectations of future economic opportunities, continues. Although the state may not grow as fast in 1997 as in the past couple of years, the consensus forecast is one of a bright future for the state economy over the near term.

Nationally, economic conditions have moved forward at a pace that is best described as steady. We now find ourselves in the third longest expansion in the post-World War II period, 68 months at the end of 1996.

The national economic outlook for 1997 is guardedly optimistic, with most forecasters projecting modest growth. Real gross domestic product (an inflation-adjusted measure of total spending) is expected to grow around 2.5 percent in 1997 and the CPI is expected to increase by 3.0 percent.

During the current expansion, now in its fifth year, Nevada and the other western states (excluding California) have grown faster than the national economy. Indeed, we have observed some superlative growth rates in Nevada. For example, Nevada's monthly taxable-sales collections, reflecting expenditures for both retail and business purchases, increased at double-digit rates measured over year-ago levels for most months during 1996, exceeding gaming revenue collections. This is not surprising given the substantial increase in hotel construction now underway in Las Vegas. With the construction now underway and ambitious plans for future development, it is easy to understand the current economic momentum in the Silver State.

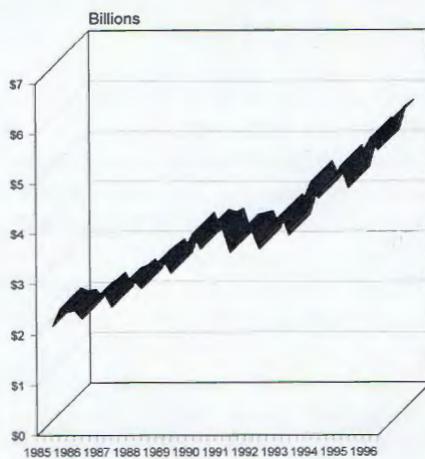
With the state's gaming revenue growing at 2.1 percent from mid-1995 to mid-1996 and the CPI growing at a 2.8 percent annual rate over the same period, one finds the state's gaming revenue growth rate adjusted for inflation falling behind growth in the nation's GDP. But continuation of this trend is not expected as these two series have tended to move together over time. Thus, we expect the state's major industry to follow somewhat in step with the nation's economy – resulting in a continued expansion of the state's gaming, recreation and tourism economy in 1997 that is neither too fast nor too slow.

In Las Vegas, the expansion of construction activity is expected to move forward at a brisk pace, keeping the southern part of the state on a stronger growth path than Reno, foretelling the ability to increase future gaming activity. The substantial expansion in hotel room capacity in Las Vegas in 1996 and the construction of additional rooms and new properties opening in the near future have induced investment and construction activity in other business sectors, further contributing to optimism. In addition, public-sector construction, which often has had difficulty keeping up during the past few years, is also experiencing growth. Construction employment in the Las Vegas Metro Area recorded a significant 21.1 percent rate of growth from September 1995 to September 1996, the largest percentage increase for an industrial sector; whereas, construction employment in Reno showed no change over the same period. In addition, Las Vegas recorded a 7.5 percent growth rate for total employment compared with 3.1 percent for Reno.

Thus, though construction activity in Nevada continues to buoy the state's economy, we find reason to be somewhat more cautious in 1997 than last year; the national economy is slowing and increasingly reaching the end of the current expansion phase; and the outlook for Reno and Las Vegas gaming in the near term is flat.

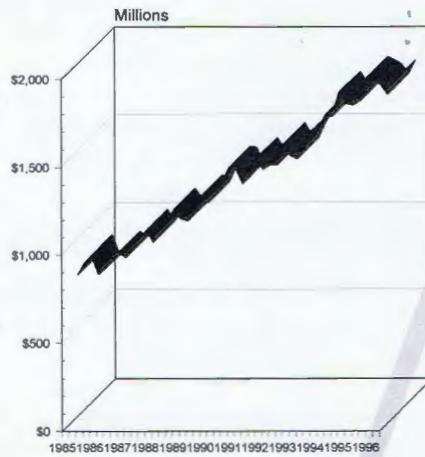
Nevada Taxable Sales

Quarterly, 1985 - 1996



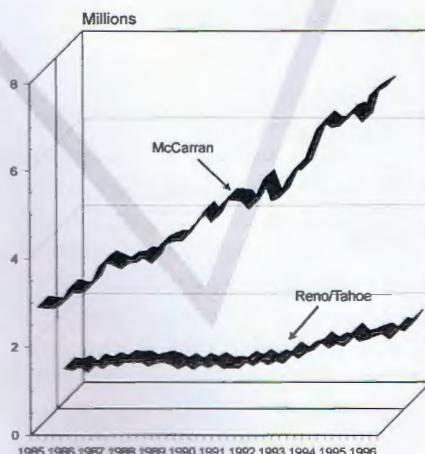
Nevada Gross Gaming Revenue

Quarterly, 1985 - 1996



Air Passengers

Quarterly, 1985 - 1996



R. Keith Schwer,

University of Nevada – Las Vegas, Center for Business and Economic Research.

	DATE	UNITS	LATEST PERIOD	PREVIOUS PERIOD	YEAR AGO	CHANGE YR AGO
UNEMPLOYMENT						
Nevada	October, 1996	%	4.8	5.3	4.8	0.00%
Las Vegas MSA	October, 1996	%	5.3	5.6	5.1	3.92%
Reno MSA	October, 1996	%	3.9	3.9	4.0	-2.50%
U.S.	September, 1996	seasonally adj.	5.2	5.1	5.6	-7.14%
RETAIL ACTIVITY						
Nevada Taxable Sales	September, 1996	\$ thousand	2,058,168	1,962,185	1,840,594	11.82%
Clark County	September, 1996	\$ thousand	1,338,484	1,294,241	1,175,454	13.87%
Washoe County	September, 1996	\$ thousand	377,157	355,071	362,068	4.17%
U.S. Retail Sales	August, 1996	\$ million	204,998	204,662	196,637	4.25%
GROSS GAMING REVENUE						
Nevada	October, 1996	\$ thousand	623,061	633,217	620,941	0.34%
Clark County	October, 1996	\$ thousand	485,768	481,686	472,386	2.83%
Washoe County	October, 1996	\$ thousand	84,970	91,898	89,666	-5.24%
CONSTRUCTION ACTIVITY						
Las Vegas Area						
New Residences	3rd qtr 1996	# permits	5,832	5,505	5,245	11.19%
New Commercial	3rd qtr 1996	# permits	365	318	290	25.86%
Reno Area						
New Residences	3rd qtr 1996	# permits	856	929	729	17.42%
New Commercial	4th qtr 1995	# permits	80	82	52	53.85%
U.S.						
Housing Starts	August, 1996	thousand	1,525	1,460	1,401	8.85%
Total Construction	July, 1996	\$ billion	554.7	562.6	542.3	2.29%
HOUSING SALES						
Las Vegas Area						
Average Sales Price ⁽¹⁾	3rd qtr 1996	\$	140,654	140,179	141,971	-0.93%
Average Cost/Square Foot	3rd qtr 1996	\$ per sq. ft.	77.66	78.41	85.47	-9.14%
Average Mortgage Rate ⁽²⁾	3rd qtr 1996	%	7.94	7.93	7.41	7.15%
Washoe County						
Average Sales Price ⁽¹⁾	3rd qtr 1994	\$	178,711	168,199	170,325	4.92%
Average Cost/Square Foot	2nd Half 1994	\$ per sq. ft.	95.55	92.67	96.88	-1.37%
Average Mortgage Rate ⁽²⁾	2nd Half 1994	%	9.10	7.90	7.20	26.39%
U.S. Home Sales	August, 1996	thousand	832	795	707	17.68%
TRANSPORTATION						
Total Passengers ⁽³⁾						
McCarran Int. Airport, LV	2nd qtr 1996	passengers	7,652,833	7,543,627	7,083,112	8.04%
Reno/Tahoe Int. Airport	2nd qtr 1996	passengers	1,596,183	1,644,954	1,482,052	7.70%
State Taxable Gasoline Sales	September, 1996	thousand gal.	67,056	74,169	64,478	4.00%
POPULATION ESTIMATES						
Nevada ⁽⁵⁾	July, 1996	people	1,688,600		1,582,390	6.71%
Clark County ⁽⁵⁾	July, 1996	people	1,115,940		1,036,290	7.69%
Washoe County ⁽⁵⁾	July, 1996	people	306,810		294,290	4.25%
NATIONAL ECONOMY						
Consumer Price Index ⁽⁴⁾	September, 1996	1982-84=100	157.3	157.0	153.2	3.00%
Money Supply - M1	August, 1996	\$ billion	1,099.6	1,108.5	1,143.8	-3.86%
Prime Rate	September, 1996	%	8.25	8.25	8.75	-5.71%
Three-Month U.S. T-Bill	September, 1996	%	5.15	5.09	5.26	-2.09%
Gross Domestic Product	3rd qtr 1996	\$ billion	7,616.0	7,545.1	7,309.8	3.22%

NOTES: (1) houses, condos, townhouses; (2) 30 yr. FHA fixed; (3) enplaned/deplaned passengers; (4) all urban consumers; (5) preliminary

SOURCES: Nevada Dept. of Taxation; Nevada Employment Security Department.; UNLV, Center for Business and Economic Research; UNR, Bureau of Business and Economic Research; US Dept. of Commerce; US Federal Reserve.

COMPILED BY: UNLV, Center for Business and Economic Research



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Summerlin Medical Center



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VALLEY HOSPITAL MEDICAL CENTER

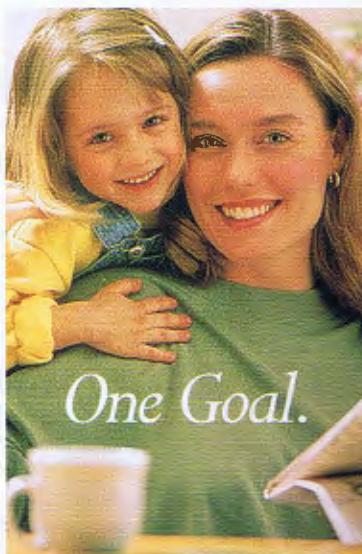
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