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**Healthcare...
Nevada Style**

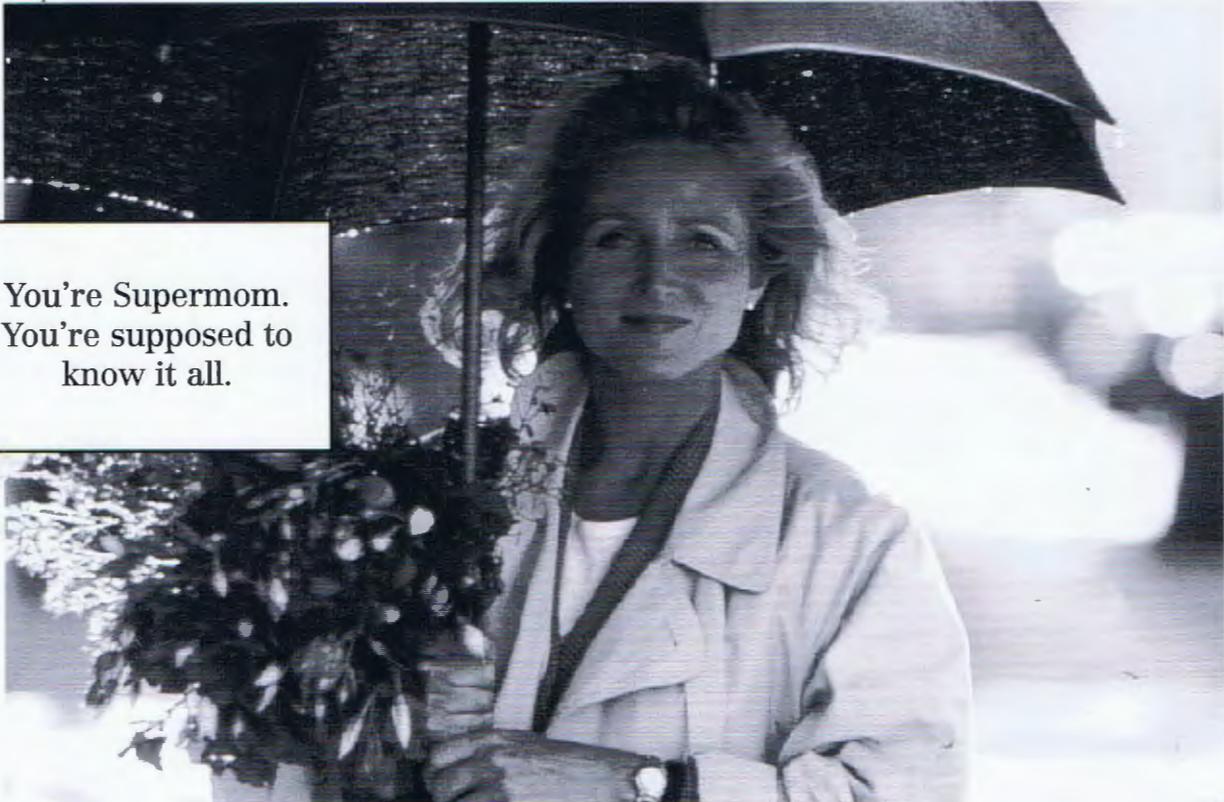
**A Solution to
Long Term Care**
by Congressman John Ensign

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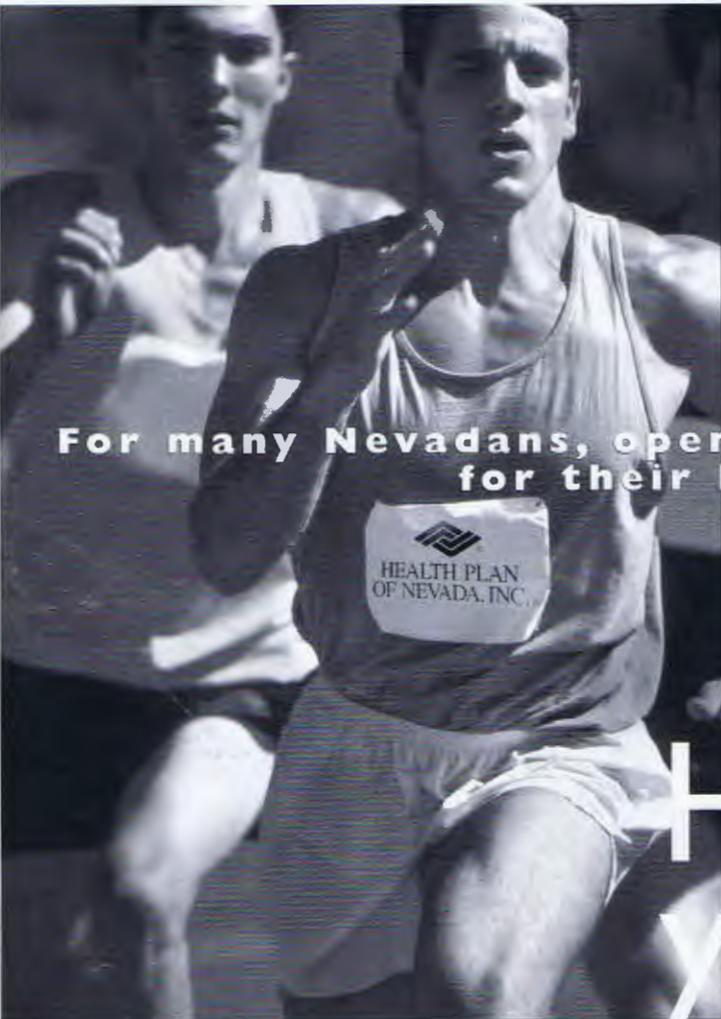


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Health Care... Nevada Style



he state of Nevada is unique in a number of ways and healthcare is no exception. The state's rapidly growing population, combined with a

booming tourism industry, has prompted healthcare companies throughout Nevada to undergo unprecedented growth.

As with the industry nationwide, the business of healthcare in Nevada is rapidly changing. Today's technology and the maturation of managed healthcare has revolutionized the industry. Not only has Nevada kept pace with the industry, but in many cases, the state is among the first in the nation to offer new medical services and procedures.

Until a few years ago, the perception of many Nevadans was that they had to go out of the state for quality healthcare services. Today, Nevada is home to a number of the nation's leading specialists practicing in state-of-the-art healthcare facilities. As a result, Nevada is becoming a destination for those seeking healthcare services.



Valley's Summerlin Medical Center Joins Sunrise MountainView

by Kathleen Foley



Residents of the northwest area of the Las Vegas Valley will soon have a second full-service hospital and several other facilities available to serve their medical needs. Summerlin Medical Center, a \$70 million project under construction in the master-planned community of Summerlin, will encompass 40 acres and include a major medical office complex, an outpatient surgery center, a diagnostic center and an acute care hospital. The hospital-medical complex will consist of five phases. These include the medical office building, which is now open, an outpatient center opening early this summer, and a full-service hospital opening in early 1997.

Less than one year after breaking ground for Summerlin Medical Center, more than 50 Las Vegas physicians have opened their offices in the 111,000-square-foot medical office building located at Hualapai Way and Town Center Drive, just off Summerlin Parkway. The medical office building, a six-story, state-of-the-art medical complex, will eventually be directly connected to the hospital. Upon completion, it will contain 50 physician offices with space for 120 physicians as well as 300 employees.

Phase two, the surgi-center, diagnostic center and oncology center, will offer a wide variety of services including physical therapy, radiology and same-day surgery. It is scheduled to open in early summer of this year. Phase two also includes the hospital, ancillary and specialty facilities.

The center's hospital will open in the first quarter of 1997 with 120 beds. Expansion plans will increase capacity to 400 beds upon completion of the project.



The hospital will provide full service emergency services, inpatient surgery suites, obstetrics, cardiology, advanced cancer treatment facilities, pulmonary medicine and rehabilitation. All patient rooms will be completely private. The hospital is projected to employ 465.

The hospital will also house a variety of services to fit the needs of all members of the community, from newborns to seniors. Summerlin Medical Center's Senior Center will open this summer to serve the residents of Sun City and the surrounding area. Programs for seniors will be patterned after the Senior Advantage program at Valley Hospital. Senior Advantage Coordinator Marti Stefanowicz reports that the program, which started in 1987, has served 15,000 seniors with many more expected to benefit from Valley's expansion to the northwest. Senior Advantage offers discounts to seniors, a prescription card program, a fitness program, and travel discounts, as well as monthly seminars on a variety of topics of interest to seniors.

Valley's Summerlin Medical Center joins Sunrise MountainView Hospital and Medical Center in serving the needs of the fast-growing part of the Valley, including Desert Shores, Summerlin and Sun City. Sunrise MountainView currently contains 120 beds, and expects to have

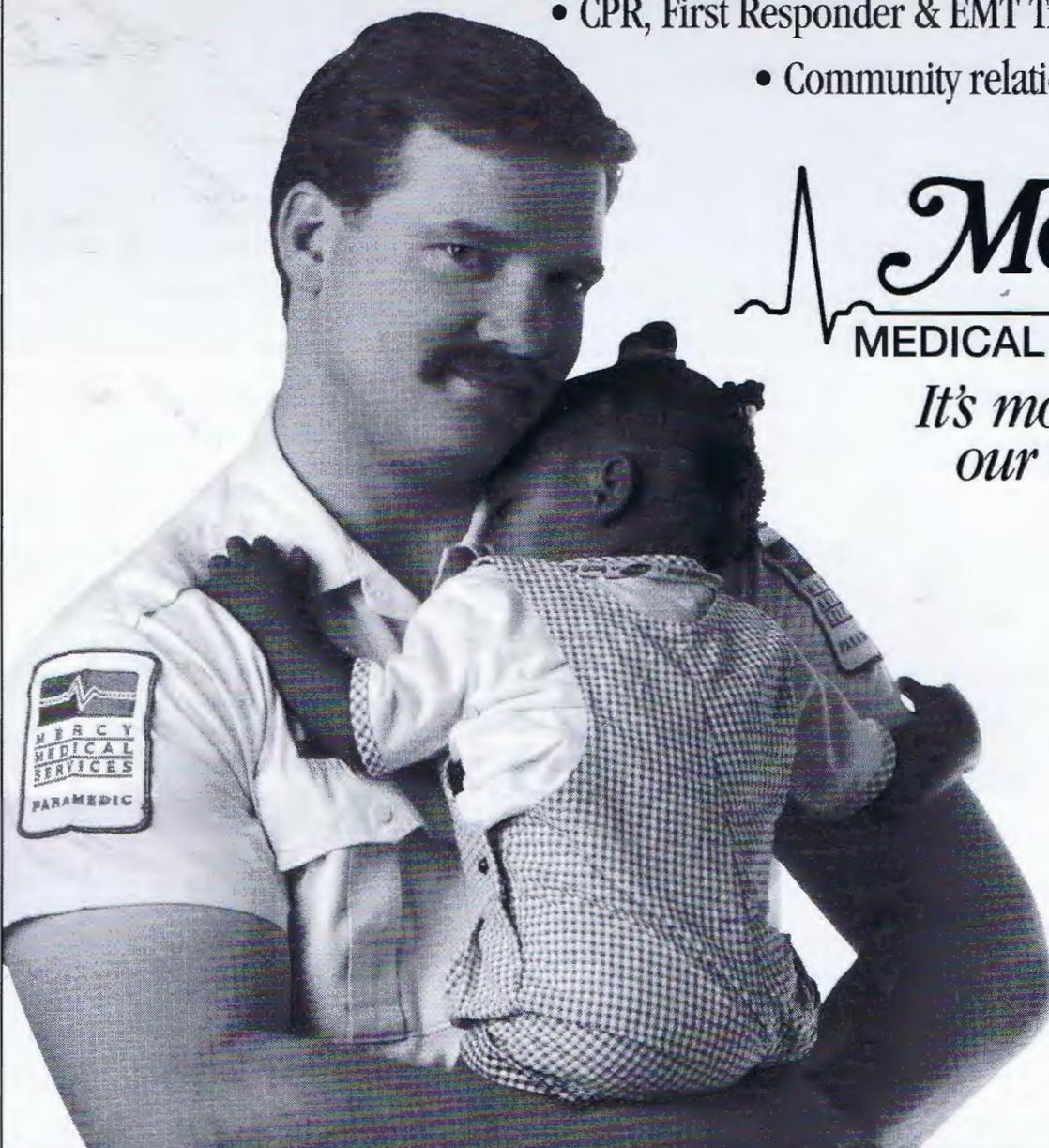
at least 300 beds by next January. Two more floors will be added to the four-story structure in the next few years. Next to the hospital a 205,000-square-foot five-story outpatient medical office building is planned. The opening of Sunrise MountainView created about 400 new jobs, with additional openings becoming available as expansion progresses. University Medical Center is also following the population boom to the west end of the Valley, and will open one Quick Care Center in Spring Valley in the southwest in 1996, and another one in the Summerlin area in the northwest.

Universal Health Services, Inc., Valley's parent company, has developed the Valley Health System, which consists of Valley Hospital Medical Center, Summerlin Medical Center, Goldring Diagnostic and Surgery Center, The Lakes Medical Center and FastER Care, Universal Health Network and the Oasis Health System. The Valley Health System is headed by UHS Group Director of Nevada Operations/CEO of the Valley Health System, J. Bruce Wiggins.

At the cornerstone of the Valley Health System is Valley Hospital. The third-largest acute-care hospital in Southern Nevada, it contains 398 beds and 400,000 square feet of facilities, and employs a staff of 1,300. There are more

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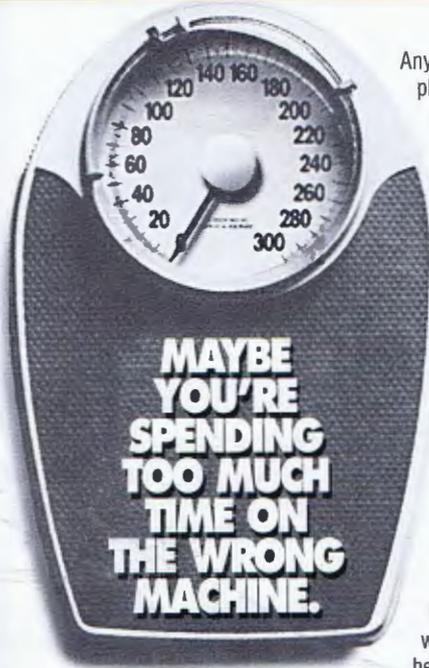


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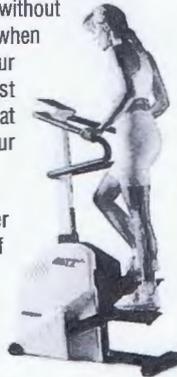


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than 1,000 physicians on staff, representing over 30 specialties and sub-specialties. Recent additions include a third cardiac catheterization laboratory and a FastER emergency center, which added an additional 4,800 square feet of space for patient services. Valley Hospital received the Las Vegas Chamber of Commerce Customer Service Award in 1994 and 1995 for businesses of more than 150 employees. The Chamber of Commerce has also recognized over 30 Ambassadors of Courtesy at Valley, who are nominated by patients or coworkers for extraordinary service. Valley Hospital is also home to a nationally-recognized medical emergency helicopter program called Flight for Life, which provides an important link to surrounding rural communities, serving four Nevada counties and six counties in Arizona, California and Utah.

The medically underserved area of The Lakes is the site of a new project by the Valley Health System, named The Lakes Medical Center and FastER Care. The Lakes Medical Center, a 40,000-square-foot medical facility located in The Lakes Business Park, offers family practice, diagnostics, subspecialties and an urgent care center. FastER Care at The Lakes encompasses 10,000 square feet at the facility. Some FastER Care services include x-ray, laboratory, ultrasound and mammography. The remaining 30,000 square feet is home to private physician offices. The clinic operates under the direction of Dr. Raymond Higby and Clinic Manager Mike Pinocci.

Universal Health Services has also developed the Oasis Health System, a cooperative venture between The Valley Health System and Desert Springs Hospital. The two entities have joined forces in a managed healthcare network aimed at improving medical care quality, service and access in the community. The Oasis Health System combines the resources, facilities and physician networks of both groups. Plans for developing new healthcare provider networks are also in the works.

New Desert Medical Plaza Refines and Expands the Scope of Desert Springs Hospital



Desert Medical Plaza, located on the campus of Desert Springs Hospital, is more than a new medical office building. In many ways, it embodies the philosophy and practicality of contemporary health-care that is spreading rapidly across the nation. The facility also represents a new dimension for Desert Springs Hospital, refining existing surgical capabilities and expanding into the field of obstetrics, a dynamic new service that will enable the hospital to better meet the diverse needs of its eastside patient population.

"We recognize the importance of responding to the emerging managed care environment in Nevada," said Catherine Pelley, chief executive officer of Desert Springs Hospital. "This facility and the medical services it offers have been designed to accommodate the dynamics of managed care, and to reaffirm Desert Springs Hospital's commitment to providing high-quality, technically advanced, cost-effective services to our patients."

The Facility

The new Desert Medical Plaza is a 106,000-square-foot facility that houses contemporary office space, a same-day surgery center and a state-of-the-art obstetrical center. The three-story medical plaza is designated a "smart" building with self-operating, high-tech mechanical systems that continually monitor the structure for any electrical problems.

"The sophisticated electrical system will easily accommodate the facility's high-tech medical equipment and provide energy-efficient heating/cooling for each individual medical office suite. In addition, the building meets or exceeds all current codes for ADA, fire and safety," said Pelley.

Same-Day Surgery Center Meets the Objectives of Managed Care

One of the cornerstones of the new Desert Medical Plaza is the new same-day surgery center located on the ground floor of



"What makes us unique is our comprehensive approach to pregnancy, beginning with education, our birthing suites and post-partum care."

— Caroline Copeland, RN

the plaza. This 22,000-square-foot center has three surgical suites, three pre-op rooms and eight recovery rooms. The center, a joint venture with National Surgery Center and local surgeons, offers several advantages to the hospital and its patients.

"The new surgery center is part of our development of 'core' hospital units that enable us to treat patients in a cost-effective, outpatient environment. This is a particularly sensitive area with insurance companies," said Pelley.

The same-day surgery center can accommodate a variety of surgical procedures, from gallbladder removal, hernia repair, appendectomies, hysterectomies, to arthroscopic joint surgery, pain management and plastic surgery. The center offers state-of-

the-art endoscopic options that reduce pain and blood loss and lead to quicker recovery than traditional surgical methods.

Obstetrical Center adds New Dimension to Desert Springs Hospital

The introduction of the hospital's obstetrical center adds the key dimension that makes Desert Springs Hospital a full-service medical center.

"Providing obstetric services in a low cost, outpatient environment is an essential feature to managed care companies who strive to decrease average length of stay and costs, while achieving high-quality care," said Pelley.

The obstetrical center offers seven combined labor, delivery, recovery and postpartum rooms, a C-section room, five birthing rooms for new mothers who want to spend the night, and a nursery. It will provide basic, quality outpatient obstetric services, but also have access to the soon-to-be completed neo-natal intensive care and high risk obstetrics services at Valley Hospital Medical Center through an affiliation with Oasis Health Systems.

According to Caroline Copeland, RN, who will direct Desert Springs Hospital's new obstetrical center, the facility is the only one in Las Vegas designed as a Level I Care Facility/Birthing Center. This means the unit will deal with low risk pregnancies that have a high expectation of early discharge.

"The length of stay following delivery averages two days or less," said Copeland. "What makes us unique is our comprehensive approach to pregnancy, beginning with education, our focus on a healthy pregnancy, our state-of-the-art birthing suites and post-partum care that includes home visits."

Copeland comes to Desert Springs after 13 years with Sunrise Hospital, where she distinguished herself as director of the hospital's tertiary care labor and delivery department. She notes that home visits offer a unique service that facilitate continuity of care and assurance that the mother and baby are doing well.



**Joe Lawrence,
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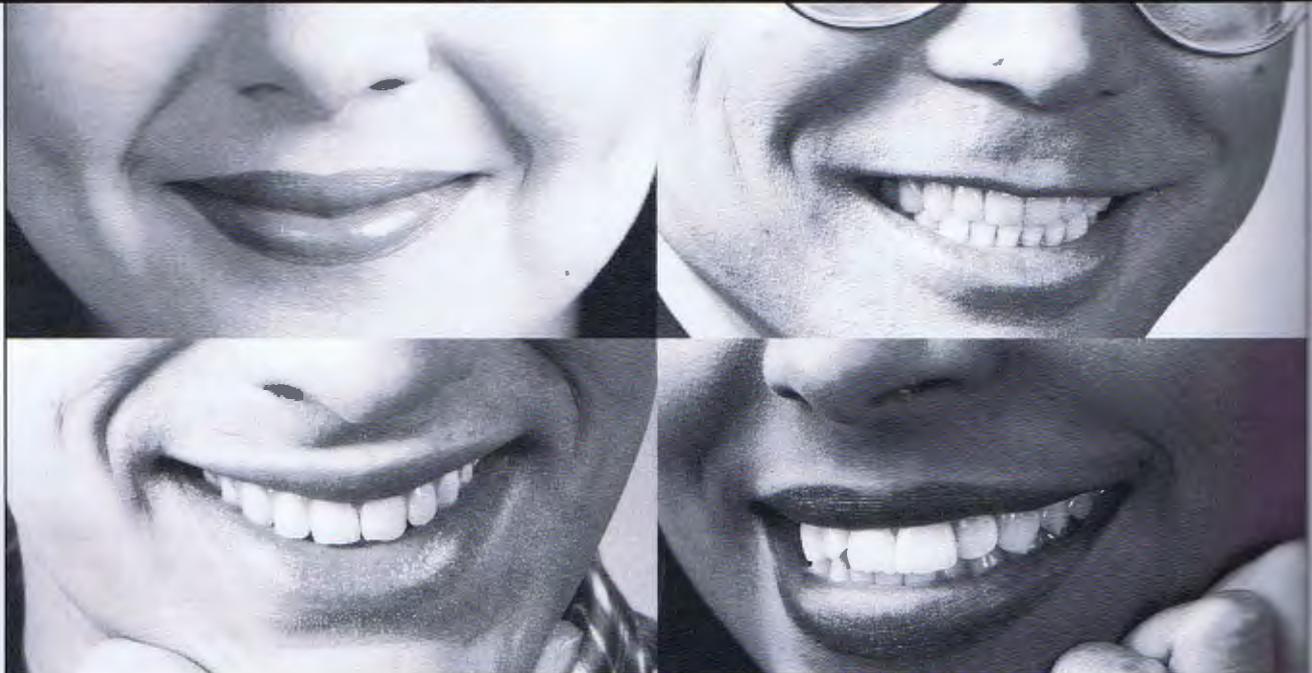
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“Sandwich Generation” Business Execs Become Home Healthcare Savvy



few years back, very few business owners or corporate executives had much to say about home healthcare, if they knew about it at all. Today, times have changed, according to Hi Tech Health Care Services President and Chief Executive Officer Francie Sponer.

“More and more, Las Vegas business leaders are checking into home healthcare – for their employees and their family members,” said Sponer. “On the personal side, many of us are part of what’s called the ‘sandwich generation.’ We have dependent children *and* dependent parents.

Such individuals find themselves in the middle, she explained, responsible for the generations in front of and behind them. Many don’t have the luxury of a stay-at-home care provider.

Leonard Wilson, a prominent Las Vegas attorney, agrees. His son Gray, who suffers from cystic fibrosis, was a Hi Tech patient for an extended period of time while waiting for a lung transplant.

“They helped us tremendously. Whenever we needed them, they were always there,” Wilson said. “We developed personal friendships with their nurses and respiratory therapists.”

On the corporate side, home healthcare is proving to be a highly successful way for executives to minimize employee healthcare costs, added Sponer: “And it enables seriously or chronically ill individuals to return to a more active and productive lifestyle.”

“Hi Tech does a good job of keeping people out of the hospital,” agreed Wilson. “Any business person would see the benefit of that.”

The “sandwich” phenomenon, the national trend in healthcare to lower

costs and shorten hospital stays, and the award-winning quality of the Hi Tech team have all contributed to making Las Vegas-based Hi Tech Health Care Services one of the most successful, fastest growing home healthcare companies in the nation. Just a few of their recent achievements include:

- This year, *Home Care Magazine* ranked it among the top 75 home healthcare companies in the nation.
- The Joint Commission on Accreditation for Healthcare Organizations (JCAHO) accredited Hi Tech “with commendation” – an honor that only the top one percent of healthcare companies in the nation achieve.
- Two years ago the Quality and Productivity Institute bestowed its highest Senate Productivity award on Hi Tech.
- Two Hi Tech staff members – Pediatrics Manager Lori Grammer and Vice President Mary Jane Wirges – have been honored as “Nurse of the Year” by the March of Dimes.

Hi Tech Health Care Services operates two divisions: home infusion and home medical equipment. With a board-certified physician on staff as medical director, as well as pharmacists, registered nurses, respiratory therapists, two registered dietitians and social workers, Hi Tech has been popular with physicians throughout Nevada. Staff members work with doctors, suggesting medical equipment that can make a patient’s life easier. They keep doctors informed about patient compliance with prescribed treatments and they help the doctor evaluate the patient’s condition while the patient is at home.

Hi Tech has offices statewide in Las Vegas, Reno, Caliente, Mesquite and Elko, as well as six offices throughout the state of Utah. ◆

Partnership to Build \$13 Million Medical Facility in Green Valley

a partnership comprised of American Nevada Corp., St. Rose Dominican Hospital and several area physicians, broke ground this spring on a \$13 million medical center on 6.3 acres at the northeast corner of Lake Mead Drive and Green Valley Parkway.

Green Valley Parkway Medical Center will be a three-story, 92,170-square-foot building with 35,850 square feet on the first floor allocated for an outpatient medical facility and 56,320 feet on the upper levels for physician offices. Completion is tentatively scheduled for May, 1997.

According to representatives of St. Rose Dominican Hospital, the new facility will provide a variety of services including ambulatory care, outpatient surgery, women's care, a birthing center and wide range of diagnostics. The office space will be occupied by physicians providing a variety of medical specialties.

Tony Traub, president and CEO of American Nevada Corp., said he is pleased with plans for the new medical center because it will offer residents of south Green Valley and Green Valley Ranch more convenient access to quality medical services. He said American Nevada Corp. is particularly happy to welcome St. Rose Dominican to the growing list of companies establishing positions along Green Valley's Lake Mead corridor.

"St. Rose Dominican Hospital is sensitive to the medical needs of our community and I cannot think of a better organization to be associated with in this project," Traub said. "I've been on the board of directors at St. Rose for two years — they are a group of wonderful and dedicated people — and we are delighted they have chosen to expand their medical services into this sector of Green Valley."

Rod Davis, president and CEO of St. Rose Dominican Hospital, said the new center will help St. Rose better serve the needs of the rapidly growing population



Tony Traub (right), president and CEO of American Nevada Corp., stands at the site for the future Green Valley Parkway Medical Center with Rod Davis, president and CEO of St. Rose Dominican Hospital.

of the Henderson/Green Valley area.

"This facility will aid us greatly in our mission to be the primary healthcare resource in the southeastern area of the Valley," Davis said. "The population of Henderson in 1980 was just under 25,000 and today we're already over the 120,000 mark. By the year 2000 the population is expected to exceed 167,000. That's a tremendous rate of growth, and one of our biggest challenges will be to ensure the quality of our services is sustained. We intend to do that by continuing to recruit the most highly qualified physicians and provide them with the finest medical facilities and equipment available."

Davis said the new center's location adjacent to the planned Southern Beltway places it in "one of the prime locations in the Valley."

"We feel this is a superb location because, upon completion of the beltway, the center will be easily accessible to physicians and patients from all areas of the Valley," Davis said. "This location is just a few miles from the inpatient services

available at St. Rose Dominican Hospital."

Rick Smith, vice president of leasing and sales for office and industrial properties at American Nevada Corp., said more than 90 percent of the available physician office space at the center is already pre-leased.

Marshall Erdman & Associates is serving as architect and general contractor for the project. The Wisconsin-based company has built more than 4,000 medical facilities worldwide.

St. Rose Dominican Hospital currently has four buildings on its Henderson campus and outpatient facilities on Mountain Vista street. Planning is underway for Hartwell Medical Center, a satellite facility that will be located on Warm Springs Road and Shadow Creek Drive. Completion of that center is scheduled for early 1997.

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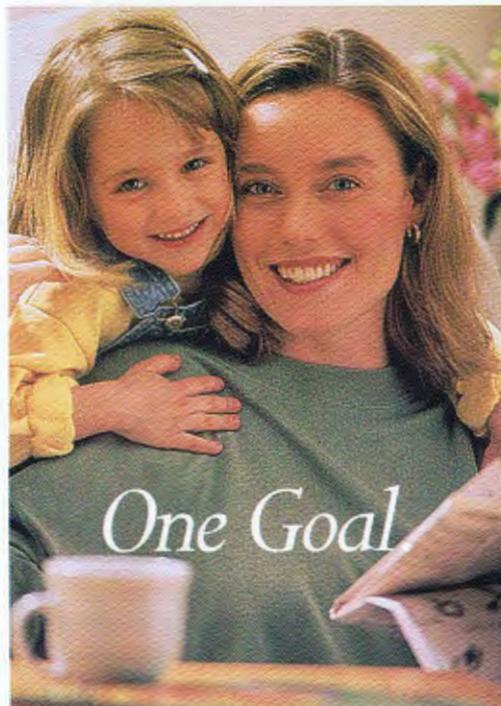


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NHIN Puts Nevada Doctors Back on Top

by Dave Jacobs and Terrence Morgan

downsizing, rightsizing, reductions, redeployment. These are the words of the 90s spoken in corporations across the country. To survive in this global economy, Fortune 500 companies have had to reduce their head count to boost their net income. For the healthcare industry however, it's a whole different story. How can you reduce the staff of the average physician's office without sacrificing quality of care?

It's no surprise that managed care has had a severe impact on medical practice net earnings. Unlike other industries, physicians can't lay off employees. If anything, it takes more people to fulfill today's new quality measurements and to manage the extra paper work generated by an endless variety of managed care plans. Hence the biggest ailment to hit the industry in years: How can physicians keep income reductions from forcing them into early retirement?

Nevada's physicians have found a cure in the Nevada Health Information Network (NHIN). As a community health information network (CHIN), the NHIN service is quickly becoming the most successful in the United States. Closely watched by previous players such as the Wisconsin Health Information Network, the NHIN service is helping doctors keep more of their hard-earned dollars.

"We get numerous site visit requests from organizations looking to start a CHIN in their home states," says David Jacobs, NHIN's director. "These other CHIN initiatives are astounded with our success in getting so many participants in such a short time for such a low cost."

Through the NHIN, the Nevada healthcare community soon may learn a lesson that other industries have already mastered: the value of shared information technology. The air travel industry learned it first. In the mid-1970s



Dr. Corey Brown of Fremont Medical Center and David Jacobs of the Nevada Health Information Network throw a telephone into the waste basket at the local clinic. The Nevada Health Information Network's goal is to enable doctors and staff to have more time with patients instead of being on the phone with managed care companies.

American Airlines offered its Sabre computerized reservations system to travel agents, and several other airlines followed suit. Now, any travel agent can use any of the systems to sell tickets for any airline's flights.

Then came banking. Ten years ago, most automated teller cards could be used only at cash machines owned by one bank. Today, one card can withdraw funds at almost any bank, supermarket or convenience store between Reno, Elko and Laughlin. Simply put, if a bank's ATM card doesn't connect with one of the national networks, the bank doesn't connect with any customers. The same is true for Nevada's doctors.

One of NHIN's goals is to help the doctor earn more without reducing staff. Medical office staff is the life blood of any practice and is not expendable. Instead, NHIN focuses on two areas. The first is to help the practice reduce the amount of billed service that gets written off. "There was a time when writing off a

percent of billings was just a part of doing business," says Jacobs. "Today, even penny counts."

The NHIN service uses a PC and modem for easy access to information that in the past required multiple lengthy phone calls, the fax and the mail. For example, every doctor loses money by not collecting co-pays, not verifying patient insurance eligibility, and not following precertification procedures properly and in a timely manner. One mistake can easily cost \$75 for a family care physician. Ten or 20 of these in a month starts to add up. The numbers rise dramatically for specialists.

The second area of savings is in day-to-day productivity. For example, a typical precertification request can take 30 minutes of telephone hold time and 30 minutes of talk time just for the initial request. Later, a staffer must go through the same procedures to see if the request was approved. Add a bad case of telephone tag — a common occurrence — and the time expenditure for the single precertification has ballooned to unacceptable proportions.

Participants in the healthcare delivery process perform so many redundant and overlapping functions, it has created an environment where the overhead for a typical practice has become prohibitive. Indeed, many Nevada doctors choose to retire early or sell out rather than face mounting costs and shrinking revenue.

The Nevada Health Information Network electronically streamlined the day-to-day managed care administrative tasks. From eligibility, to benefit plans, to referrals, and to precertification requests, every function can be performed without a single phone call. The goal of the NHIN is to have every hospital, doctor, clinic, lab, employer and insurance company communicating with each other to insure the efficient delivery to quality healthcare.

The NHIN is not limited to the physician and the managed care company. Area

hospitals are installing the service to improve their outreach into the community. Physicians will now be able to facilitate communications with a variety of departments such as admitting, the business office, OR, ER, physician services and social services.

A recent new entrant on the NHIN is the Fremont Medical Center. (FMC), which is in the process of installing the NHIN at all three locations. In addition to improving its bottom line, FMC's goal is to optimize communications with the specialists used for patient referral, and the risk managers of the companies whose employees they treat. "We want to do everything we can to better serve injured workers and to keep our employer clients apprised of their employees' treatment and recovery," says Greg Griffin, chief executive officer of FMC.

Fremont Medical Center is one example of a growing list of cutting-edge medical providers who understand the need to exchange information on a common community health information network.

Prominent Nevada employers are enjoying reduced administrative costs and getting injured workers back on the job more expediently by using the NHIN. Groups such as CitiBank Nevada, Dillard's, Players Island Casino & Resort and The City of Henderson, to name a few.

Mark Hasbersack, workers' compensation risk manager at Harrah's Hotel and Casino in Las Vegas is delighted with the results. "On the NHIN, I can view the report notes of providers treating my injured workers. I can then simultaneously e-mail a response to the provider and my managed care organization on the progress of this employee. Working on the NHIN makes me more productive and helps all of us get injured workers back to work quicker. This will revolutionize how we administer workers' comp."

By tapping into the Nevada Health Information Network, healthcare providers can minimize the effects of a

rapidly evolving industry. Reducing the impact of the new financial paradigm called managed care helps doctors do what they do best, treat patients.

David Jacobs is director of the Nevada Health Information Network.

Terrence Morgan is director of marketing for Managed Care Consultants, Inc. ♦

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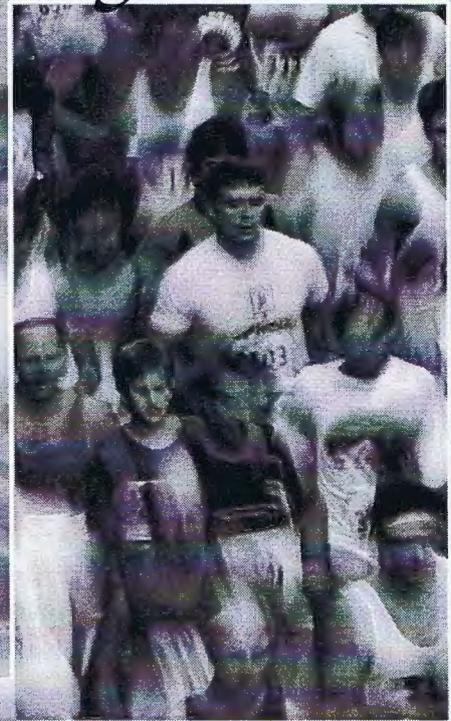
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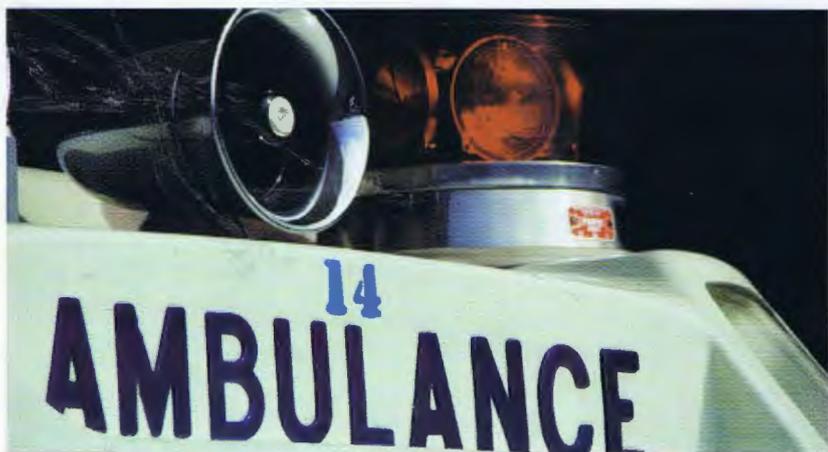


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unrise Hospital and Medical Center and Sunrise Children's Hospital combine to create the largest comprehensive medical complex in the state of Nevada with 688

beds. Serving Las Vegas and residents in surrounding communities for more than 35 years, Sunrise has been credited with bringing many of the most qualified healthcare professionals and the newest medical technology to Southern Nevada. It also has been recognized as the leading force in developing both innovative and alternative healthcare programs.

Sunrise is accredited by the Joint Commission on Accreditation of Healthcare Operators, the premier healthcare accrediting body in the country.

Sunrise Hospital Facilities

Sunrise Hospital and Medical Center's extensive facilities include a full range of adult medical/surgical services, an accredited rehabilitation unit, four specialty telemetry units, 72-bed adult critical care, level III emergency room/trauma center, skilled nursing facility, sleep disorders center and day surgery. Live renal transplants also are performed.

The new state-of-the-art surgical complex just opened, and is on the cutting edge of surgical technology with several types of new equipment and systems that are exclusive to Sunrise in Nevada and a limited number of hospitals throughout the country. With 24 surgical suites in one location, the \$28 million facility is the largest in Nevada and among the largest of its kind in the

United States. More than 600 open-heart surgeries are performed here annually.

Sunrise also recently opened several outpatient surgical centers.

Specializing in female-related medical procedures, the Women's Pavilion, a 55-bed unit, houses labor and delivery, nursery, gynecology and the Fetal Assessment Center. The maternal transport team services obstetrical emergencies.

Sunrise has the only Bone Marrow Transplant Unit in Southern Nevada. The new unit is staffed with highly trained nurses and physicians specializing in oncology, chemotherapy and bone marrow regimens.

Continuing with its local healthcare philosophy, the hospital offers home healthcare to patients.

*Sunrise MountainView
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built in northwest
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Sunrise Children's Hospital

Sunrise Children's Hospital is the only hospital in Nevada dedicated exclusively to the medical health and well-being of children. The 145-bed facility houses the highly acclaimed 44-bed level III Sunrise regional neonatal center, 10 pediatric intensive care beds, a dedicated pediatric open-heart surgery unit, a dedicated pediatric emergency unit, and a full range of specialized pediatric equipment and staff, including several childlife therapists. Other programs include a SCAN (Suspected Child Abuse and Neglect) team and pediatric transport unit.

Sunrise MountainView Hospital

Sunrise MountainView Hospital is the first full-service medical facility ever to be built in northwest Las Vegas. Located in the heart of one of the community's fastest growing areas, the \$65 million hospital stands on 30-acres in the Las Vegas Technology Center. The new facility has a combination of 120 private, isolation and semi-private beds with the capability to expand to more than 400 beds.

The hospital also provides a large variety of ancillary services.

Additionally, the hospital's nursery is protected with sensors to guard against infant abduction. This feature is found only at Sunrise MountainView.

Diagnostic Imaging Centers

Through diagnostic imaging centers at Sunrise Hospital and Medical Center and throughout the community, Sunrise provides leading-edge technology for the most comprehensive diagnostic and medical imaging needs. Service includes X-ray, radiology, accredited mammography, MRI (magnetic resonance imaging), ultrasound and nuclear medicine.

Community Service

For years, Sunrise has initiated and participated in an extensive array of innovative community programs. Through a community-wide coalition, the highly successful "Baby Your Baby" project assists mothers-to-be by providing education, proper nutrition and pre-natal medical care.

Through the Center for Healthy Families, Sunrise offers low-cost classes on prenatal care, nutrition education, childbirth, infant care, parenting skills and financial assistance. Sunrise also plays an active role in the local Safe Kids program, an organization dedicated to the prevention of unintentional childhood injuries.

Sunrise Senior Friends provides local seniors with a wide selection of free services, educational seminars and social activities while helping personalize seniors' healthcare needs.

Sunrise also has taken a leadership role in providing information to the community regarding accidental poisonings. The hospital operates the only Poison Information Hotline in Nevada and is directly networked with the National Poison Control Center in Denver, Colo. Additionally, Sunrise has developed a health information brochure and corresponding phone number, for convenient access to health and medical information 24 hours a day.

By recognizing the needs of the community, staying on the cutting edge of the latest in medical technology, and providing the highest quality patient care available, Sunrise Hospital and Medical Center, Sunrise Children's Hospital and Sunrise MountainView continue to set the standard in healthcare in Southern Nevada. ♦

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A Solution to Long Term Care Expenses

by Congressman John Ensign

Prior to the induction of the 104th Congress, federal politicians had been reluctant to address several issues considered "too hot." These issues included fundamental reforms to reduce entitlement programs threatening the financial solvency of the country. Even with changes currently being considered for programs such as Medicare and Medicaid, the real challenge is to plan for the sweeping demographic shift that will take place with the aging of the Baby Boomers. If remedies are not soon put into action, the system will become insolvent around the year 2010.

One of the fastest growing concerns that governments face is the affordability and availability of long-term care – such as nursing homes. The Congressional Research Service defines long-term care as "a broad range of medical, social, personal care, and supportive services needed by individuals who have lost some capacity for self-care because of a chronic illness or condition." In 1993, an estimated 7.3 million elderly persons required some sort of long-term care assistance. This number is expected to double by 2020.

The need for change in financing long-term care

When we begin to understand the rate at which medical and long-term care costs for the elderly are rising, and the rate at which the elderly population is increasing, we realize our current system simply cannot be sustained. The bulk of individual and government costs for the elderly are directly related to medical expenses and long-term care. Many of the medical expenses of the elderly are either covered under Medicare, or are deductible under the tax code if they exceed a percentage of income.

However, contrary to the beliefs of many middle-aged Americans, Medicare

does not cover any expenses associated with the costs of long-term care. Also, the tax code does not subsidize long-term care expenses with favorable tax treatment. The result: the cost of long-term care can quickly wipe out the assets of those who have worked and saved for a lifetime. In fact, only after a long-term care recipient has been impoverished does government assistance become available through Medicaid.

Medicaid was designed to be an acute healthcare program for the non-elderly indigent, with financing split between federal and state governments. It was designed to be a "poor man's Medicare" of sorts, and not a long-term program at all. Included in the law, almost as an afterthought, was a provision for certain long-term care (nursing home care) for the elderly.

In 1993, Medicaid paid for 47.6 percent of all nursing home care in the United States and it is estimated that if current trends remain unchecked, by the year 2025, Medicaid would pay 67 percent of U.S. nursing home care. In my opinion, forcing more and more of our seniors on Medicaid to pay for long-term care is irresponsible and immoral. It is becoming increasingly clear legislators are under the gun to develop innovative solutions to the growing long-term care problem.

A long-term care solution

Part of any solution to the long-term care dilemma will be the enactment of tax breaks for those who purchase private long-term care insurance, and favorable tax treatment on benefits paid as part of this insurance. These policies are a part of the healthcare reforms recently passed by the House of Representatives as part of the Health Coverage Availability and Affordability Act, H.R. 3103.

Currently, insurance premiums are

based on individuals who represent average risks. Medical underwriters are used as buffers against the cost of high risk groups. However, long-term care insurance, while an effective way to begin to curb these rising financial costs, may not provide the answer for everyone. New research from the Agency of Healthcare Policy and Research indicates that under current medical underwriting practices, between 12 percent and 23 percent of Americans would be rejected if they applied for this insurance at age 64. These figures rise to between 20 percent and 31 percent individuals aged 75.

The Ensign Long-Term Care Amendment

There has been a plethora of legislative proposals introduced in the last 20 years attempting to address the growth of long-term care expenses. During House consideration of H.R. 3103, the Ways and Means Committee unanimously agreed to add the Ensign Long-Term Care Amendment. This amendment goes a long way toward filling the gap between long-term care needs and available public and private resources.

The Ensign Long-Term Care Amendment provides for long-term care expenses to be treated in the same manner as medical expenses in terms of tax deductibility. The effect of this change will be to make long-term care expenses more affordable for those who require them, and lighten the burden on federal and state budgets by covering some of the cost that Medicaid currently spends on long-term care. To replace lost revenues as a result of these tax cuts, the government will seek to collect back taxes owed by individuals who have renounced United States citizenship as a means to evade past tax bills.

Health Briefs

Wybtrak brings electronic solutions to the medical industry

The exchange of information through electronic commerce is booming. In fact, the transmissions of information online is rapidly influencing business transactions throughout the country and around the world.

Early uses of electronic commerce in the shipping, retail, automotive and hospitality industries have effectively demonstrated the ease and efficiency of this technology. However, the healthcare industry has lagged behind in embracing electronic technology; administrative costs have soared with paperwork accounting for nearly a quarter of every healthcare dollar.

Wybtrak Inc., a Nevada-based medical software development and information resource management company founded in 1995, has responded with solutions to the growing need for cost-effective and efficient healthcare management.

While amassing more than 68 years of healthcare experience, Wybtrak principals have developed software programs to automate the collection, distribution and exchange of healthcare data which will lower administrative costs. The programs are designed to quickly move information among medical service providers, employers and payers while making management of the data received easier for the user.



The newest addition to the Sunrise Hospital and Medical Center family of facilities is the Green Valley Medical Complex.

“Basically, what was once done on paper or over the phone can now be done with the computer keystroke,” said Loren Spurgeon, president of Wybtrak. “Our products and systems are re-inventing the way healthcare functions by expediting services and reducing costs for medical offices, HMOs, PPOs, payers, reviewers, insurance companies and ultimately patients.”

Wybtrak software electronically automates functions including: patient eligibility, claims status and processing, referral, prior authorization, pre-admission certification, medical records, credentialing and even the ordering and inventory of medical supplies and filing of medical documents.

Additionally, Wybtrak software has been designed to interface with a user's existing software and hardware systems, reducing up-front costs and limiting the changes required for installation. Systems can be designed for both internal and external communications.

Wybtrak, Inc. also provides network consulting and system analysis, communications network development, Internet access and a business communications package in partnership with MCI Telecommunications.

Sierra Health Services negotiates \$50 million line of credit

Sierra Health Services, Inc. recently announced that it has negotiated a \$50 million line of credit with the Bank of America National Trust & Savings Association (Bank of America). The line of credit bears an initial term of five years with an option to extend.

“This line of credit fits well with the company's overall long-term growth strategy by providing us with greater flexibility for financing potential acquisitions,” said Anthony M. Marlon, MD, chairman and chief executive officer of Sierra Health Services.

“I am extremely pleased that we have obtained this credit line,” said Chief Financial Officer James L. Starr. “We have been doing business with Bank of America for the past ten years, and the company has always found its relationship with the bank to be grounded in professionalism and mutual respect,” he added. Starr also indicated the credit agreement has been structured such that an enlargement of the line may be negotiated.

James Emslie, Bank of America's healthcare group managing director, stated he is pleased to expand the bank's current relationship with Sierra Health Services.

"This line of credit is a natural extension of our banking partnership that has been established over the years," he said.

Sunrise Hospital opens Green Valley medical complex

Comprehensive primary care, pediatrics and obstetric/gynecology services are now closer to Green Valley residents with the opening of the Green Valley Medical Complex – newest addition to the Sunrise Hospital and Medical Center family of facilities.

"The medical complex brings advanced, complete medical care into the growing communities of Henderson, Green Valley and East Las Vegas," said Allan Stipe, president of the Southwest

Division of Columbia Healthcare Corporation which manages Sunrise Hospital. "It's another way Sunrise meets the needs of area residents."

The new facility stands on 2.7 acres and has nearly 19,000 square feet of work space. The complex is divided into three separate buildings; one for each area of practice.

NovaCare expands rehabilitation center

NovaCare Inc., one of the nation's largest medical rehabilitation companies, has expanded its East Flamingo center in Las Vegas.

As part of the expansion, NovaCare's 3830 East Flamingo center has relocated just a few doors down to 3870 East Flamingo. With this move, NovaCare has increased the size of its facility by 4,000 square feet and added all new exercise and rehabilitation equipment.

The center provides a wide array of

rehabilitation services including physical therapy, orthopedic injury rehabilitation, industrial rehabilitation, sports medicine and injury prevention programs. In addition to physical therapy, the center now provides orthotic and prosthetic fitting.

"NovaCare has moved this facility to better meet the rehabilitation needs of the community as well as the requirements of our referral sources and payers," said Larry Urben, PT, ATC, and general manager for the Las Vegas market. "Our focus is dedicated to customer service and clinical excellence."

Treatment at Fertility Center state-of-the-art

The Fertility Center of Las Vegas under the direction of Bruce Shapiro, MD, the first center to offer in vitro fertilization (IVF) in Las Vegas, has now become the first facility to offer a successful program of intracytoplasmic sperm injection

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(ICSI). ICSI is the latest technique in the treatment of severe male infertility. With this new technique, a single sperm is injected into a single egg. Couples with sperm counts previously insufficient for conventional IVF, can be treated with a reasonable expectation of fertilization and conception. ICSI has given added hope to couples who have previously been unable to conceive.

The Fertility Center's first three babies conceived using the new procedure ICSI were born this year. The Fertility Center has had more than 350 babies born from its efforts to date.

Community Health Centers of Nevada awarded grants

A new facility for the Community Health Centers of Southern Nevada (CHCSN) moved closer to reality with the award of a \$2 million construction grant from the Clark County Board of Commissioners. The grant, spearheaded by Commissioner Yvonne Atkinson Gates was approved in April 1996. According to Ed Martinez, CEO of CHCSN, the funds will become available after July 1, 1996.

Leading the way to this grant was the donation of five acres of redevelopment land by the City of Las Vegas for the construction of a new neighborhood health center. According to Jan Laverty Jones, mayor of Las Vegas, who led the drive to award the land to CHCSN, the donation of city-owned property is governed by certain local, state and federal regulations that constitute specific pre-conditions for CHCSN's development program. "The City of Las Vegas is pleased to join Clark County, the City of North Las Vegas and CHCSN in the development of this essential medical facility to serve the community's low income, medically-underserved population."

In conjunction with board of county commissioner's construction grant and donation of land from the City of Las Vegas, CHCSN was awarded \$150,000 in fiscal year 1996-1997 community development Block Grant funds from the City of North Las Vegas. ♦



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Terry Van Noy and Nevada Health Visions: Showing Nevada a new way of looking at healthcare

IT ALL BEGAN with the vision of a man with keen foresight and a dream of building a superior healthcare organization with optimum customer service. It was his exposure to this man that led Terry Van Noy, then western regional vice president for Mutual of Omaha, to leave a company he'd been with for 25 years and become president and CEO of Nevada Health Visions. The man with the dream is Dr. Edson de Godoy Bueno, owner of AMIL, a world-class health organization based in Rio de Janeiro, Brazil, and his dream was to develop some of the most innovative healthcare delivery programs in the international healthcare industry.

During his years at Mutual of Omaha, Van Noy was involved in most aspects of health and life insurance. "I wanted to bring my experience and understanding of administrative efficiencies to a new arena in order to give more to our members in the way of healthcare services."

In August of 1995, Van Noy moved to Las Vegas from Anaheim Hills, Calif. with his wife, Betsy and assumed responsibility for Nevada Health Visions, a full-service managed care organization. Despite a highly successful career with Mutual of Omaha, Van Noy's decision to take the reins of this HMO was based on Dr. Bueno's infectious desire to make quality healthcare affordable to everyone. "I wanted to be part of Dr. Bueno's dream to look for innovative ways to improve the health and well-being of customers."

As CEO of AMIL's Nevada operations, Van Noy recently traveled to Brazil and Argentina to view the realization of Dr. Bueno's dream. "AMIL is one of the most highly respected and best run companies in the world and has been recognized in several popular business and



Terry Van Noy

healthcare publications" states Van Noy. "The operation is unique in terms of the ideas behind delivering healthcare. For example, São Paulo is a highly congested city with more than 22 million people. The most effective and efficient way to transport patients to the nearest hospital or medical center is through the use of helicopters, which the AMIL rescue plan uses. AMIL also developed free-standing emergency care units strategically located throughout the megalopolis to provide the equipment and staff needed to care for most patients," says Van Noy.

Van Noy explains Bueno's idea behind expanding AMIL into the U.S.: "The U.S. has a private healthcare system in which everyone competes on benefits and price. In Brazil, all of the country's citizens are provided with health insurance under a government run program. Dr. Bueno was competing against a free service to Brazilian citizens, and yet because of AMIL's positive reputation for providing quality

and affordable care, the company grew tremendously." Van Noy is confident that health plan customers worldwide appreciate the value of quality healthcare and genuine concern.

When Bueno saw an opportunity to bring his vision to North America, he chose Nevada due to its rapid growth and relatively low participation in HMOs. Nevada Health Visions was initiated in September, 1994 as a full-service managed care organization. A sister company is currently being developed in Texas."

Van Noy views Nevada Health Visions as a unique health maintenance organization primarily because of its very strong emphasis on customer service. He offers an example of the special services that make Nevada Health Visions stand above the rest: "Our homecoming program offers home-based follow-up care for mothers and infants immediately after hospital discharge. A maternal/child nurse specialist will visit the new mother's home between 24 and 48 hours following discharge. A second visit takes place two days after the first visit. If any problems are encountered, qualified nurses are there to promptly refer the mother and/or child to their attending physician.

"This is a voluntary program that not only monitors the mother and baby for illness, but also assists them in adjusting to the home environment. Often times, new mothers do not ask the questions they should when they're in the hospital. With this program, they will receive day-to-day instructions from the home nurse regarding nursing, bathing, feeding and proper hygiene," explains Van Noy.

Another progressive service, designed to address the nonstop nature of the typical southern Nevada workplace, offers

Winner of the Las Vegas Chamber of Commerce's prestigious award for excellence in customer service, Nevada Health Visions is the first and the only managed cared organization in Nevada to provide live customer service 24-hours a day, seven days a week.

members access to customer service representatives on a 24-hour basis. "This service is a natural in Las Vegas where people work in different shifts around the clock," says Van Noy.

Once a Nevada Health Visions member calls customer service, he or she, depending upon the situation, may be directed to a medical clinic, or to a pharmacy, or obtain information regarding co-payments and deductibles. In addition, Nevada Health Visions has a doctor and two registered nurses on-call 24 hours a day who serve as medical advisors to the health plan's members any time of the day or night.

Winner of the Las Vegas Chamber of Commerce's prestigious award for excellence in customer service, Nevada Health Visions is the first and the only managed cared organization in Nevada to provide live customer service 24-hours-a day, seven days a week.

Using innovative customer service as a keystone, Van Noy believes the company will build upon the success of Amil. "Nevada Health Visions is determined to show Nevada a new way of looking at healthcare," he said. 



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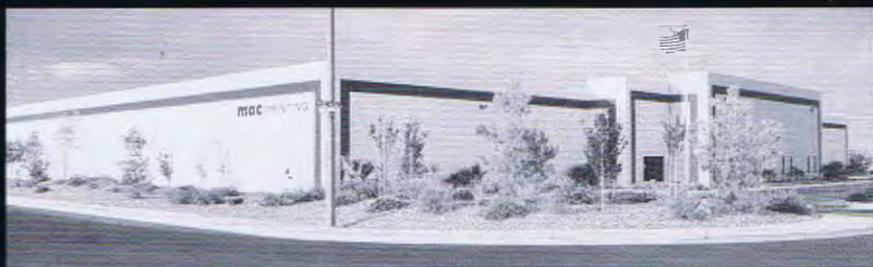
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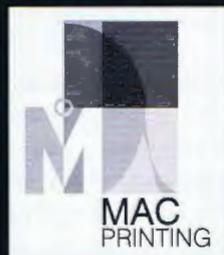


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Donna Black

Lake Mead Hospital Medical Center has hired **Donna Black** as its director of business development.

Black has experience in many aspects of healthcare administration, including budgeting, creating quality management programs and managing worker's compensation programs.



M.J. Doyle

Lake Mead Hospital Medical Center has promoted **M.J. Doyle** to director of maternal child services. Doyle's responsibilities include administrating Lake Mead Hospital's Women's Plaza and overseeing its labor and delivery and operating rooms.



Rick A. Frank

Sun City Bank has named **Rick A. Frank** as assistant vice president, loan officer in its commercial/real estate loan division.

Frank has nine years of banking experience, most recently as a real estate loan officer at PriMerit Bank.

Nathan Adelson Hospice has announced the appointment of two new professional staff members. **Jenny Frank** is now the development manager. She will be responsible for fund-raising and donor management for the hospice and its affiliate, The Nathan Adelson Foundation.

Previously she served as development assistant for Nevada Dance Theater and statewide director of The Access to Justice Foundation of California.

Kimberly Johnson is now serving as the hospice's professional relations manager. She is responsible for maintaining communication with area doctors, nurses, hospitals, nursing homes, insurance companies, HMOs and other healthcare professionals and providers. Previously she held similar responsibilities with Desert Radiologists and FHP, Inc.



David A. Grant

David A. Grant has been promoted to vice president of retail properties for **American Nevada Corp.**, a Greenspun company and primary developer of Green Valley and

Green Valley Ranch.

In his new position, he is responsible for sales and leasing of the company's retail portfolio including existing retail properties and a land portfolio encompassing 1.6 million square feet.



Kara Kelley

The Las Vegas Chamber of Commerce has named **Kara Kelley** director of government affairs. Kelley was promoted from special projects coordinator.

She takes the place of Punam Mather who recently accepted a position in government relations with Mirage Resorts Inc.

The research department in the Las Vegas offices of **R&R/PBN** has hired **Clinton Kirry** as a research coordinator. Kirry graduated in April from Brigham Young University with a bachelor's degree in advertising and a minor in business management. Before joining R&R/PBN, Kirry was a communications research teaching assistant at BYU, where he instructed communications students in research principles.

The nine-member board of governors for the new **Summerlin Medical Center** has been formed. The board, which includes representatives from the medical community, healthcare management and community leaders, is commissioned to serve in an advisory capacity for matters relating to Summerlin Medical Center's overall operation.

Members of the board of governors include **K.D. Justyn, Dr. Terence Banich, Mark Brown, William Diveley, Thalia Dondero, Dr. William Downey, Dr. Jerry Jones, Carol Olson, RN, and J. Bruce Wiggins.**



(Back, l to r) Mark Brown, William Downey, MD, Carol Olson, RN, William Diveley. (Front, l to r) Thalia Dondero, J. Bruce Wiggins, K.D. Justyn, Jerry Jones, MD, Terence Banich, MD.



Marge Landry

Marge Landry has been promoted to senior vice president of **Vista Realty, Inc.** Landry has been the vice-president of marketing and leasing for The Vista Group for

the past four years.

Landry also serves as the corporate broker for Vista Realty, Inc. and is a candidate for the CCIM designation.

Chris Lovering has been promoted to assistant property manager for The Vista Group. Lovering was formerly the marketing coordinator with Vista.

Lovering will assist Susan Hemmes, property manager of The Vista Group's many properties. Lovering has been a resident of Las Vegas for 12 years.

Bank of America Nevada announced that it has appointed one new senior vice

Now EVERYDAY STARTS WITH A SECOND SUNRISE

For over 30 years, people have turned to Columbia Sunrise Hospital and Medical Center for many reasons.

A professional staff, technically advanced equipment and a commitment to setting the standard in health care make Sunrise Hospital the place to turn when medical attention is needed. Sunrise Hospital is the largest medical facility in the state and second largest proprietary hospital in the world. When Southern Nevada needs medical care, they look to Sunrise Hospital.

Now Sunrise brings its high standards in health care to

Northwest Las Vegas with a new state-of-the-art health care facility, Columbia Sunrise MountainView Hospital.

Columbia Sunrise MountainView Hospital is the first acute care medical facility in northwest Las Vegas. Specializing in advanced ambulatory care, Sunrise MountainView is truly a full-service medical complex with its eyes on the future. When finally built out, the hospital and medical center will include more than 400 private, semi-private and isolation beds and a 205,000 sq. ft. outpatient medical office building.

Now Las Vegas has two Sunrises to look to for new standards in health care.



 **COLUMBIASM Sunrise**
MountainView Hospital
Sunrise Hospital and Medical Center

president and four new vice presidents. These appointments were approved this week by the bank's board of directors.

Appointed to senior vice president was **Laurence Kelly Peterson**, manager of the bank's commercial real estate lending division. Peterson joined BofA Nevada's commercial real estate lending division in 1993 as vice president.

Appointed to vice presidents were: **John Bull**, manager of automation projects for the bank's management information systems division; **Ryan K. Larison**, manager of the bank's Pecos/Windmill branch; **Jill Powers**, customer service manager of the bank's Lone Mountain/Decatur branch; and **Brian Call**, relationship manager of the bank's southern commercial banking division.



Mark Teepen

Mark Teepen has joined **American Nevada Corp.** as director of land development for the 1,310-acre Seven Hills master-planned community in Henderson.



LeRoy Hanneman

LeRoy Hanneman, general manager of both Sun City Summerlin and Sun City MacDonald Ranch, has been promoted to executive vice president for the **Del Webb Corporation**.

Hanneman will assume responsibility for all of Webb's adult community operations across the country.

The general managers of each of Webb's Sun City operations will report to Hanneman, who will relocate to the corporate headquarters in Phoenix, Ariz.



Michael Weerts

Lake Mead Hospital Medical Center has hired **Michael Weerts** as its director of human resources.

Weerts, who previously worked as a re-engineering coach and organizational consultant for a hospital in Texas, has more than 13 years of human resources experience, including three

Did you know?

FHP Health Care
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Nevadans know that FHP is the health care company with far-reaching resources* that can help solve the issue that's most important to anyone: finding high quality health care at an affordable price.

FHP Health Care recently celebrated 4 years of commitment to individuals and businesses throughout the state. We have announced the construction of our new Regional Headquarters to be located in Las Vegas. The FHP Health Care Office Complex at McCarran Center is scheduled to open this September, and we continue to maintain our offices in Reno and Laughlin.

We offer our members local hospitals and doctor networks that have passed our strict credentialing process and quality standards. We also provide health education classes to supply our members with the tools to stay healthy. Our flexibility allows us to tailor plans that are just right for you.

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years as human resources director at Desert Springs Hospital. Weerts serves on the board of directors for American Red Cross and Exchange Club.

R&R/PBN has promoted **Angela Smith** to director of account services.

Smith will oversee advertising account management and coordinate the department's strategic planning efforts.



Ron Reddich

As director of operations, **Ron Reddich** brings more than 15 years of information technology experience to Wytrak including work with the Army's Force Modernization

and Development Group, and as a programmer for Electronic Data Systems. Additionally, Reddich has spent numerous years developing local and wide area networks for companies such as Time Warner Communications, MCI, TCI Cable and Medical Management Association.



Ronald K. Emes

Wytrak Inc. has announced the structure of its upper management. Bringing a wealth of entrepreneurial leadership and strategic business abilities to the company, **Ronald K. Emes** will

hold the position of chief executive officer and chairman of Wytrak's board of directors. His business ventures include a medical practice management company, a real estate holding company, a medical diagnostic service company, and a medical clinic.



Loren Spurgeon

Loren Spurgeon is president of Wytrak. He brings nearly 20 years of experience in sales, management, strategic planning and product development to the company. In addition to

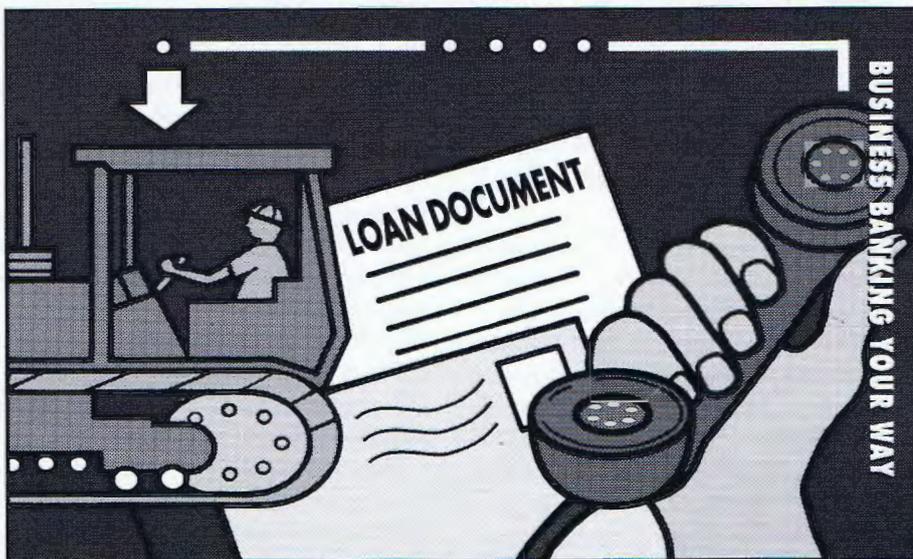
working for various Fortune 100 companies, he also founded three companies specializing in medical research, product development and manufacturing.



Barbara Ravenholt

Barbara Ravenholt is vice president of research and development. A pioneer in healthcare management and computer systems, she was the former president and developer

of HealthCare Resources, a privately held network of healthcare providers in Southern Nevada. Ravenholt also was a founder of the first for-profit health maintenance organization (HMO).



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If you do business in Nevada, you know how important it is to be competitive and respond quickly. That's why Sun State Bank offers 100 percent equipment financing with fast, efficient loan approvals. Stop in and talk to us. We're a locally owned and operated community bank that knows Nevada. We want to help you build your future.

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Henderson/Green Valley Office
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Nevada Briefs

Gaming report suggests continued Reno redevelopment

A sneak preview of the Nevada Casino Gaming Report produced by Comstock Bank shows that Nevada's gaming industry enjoyed a resurgence in 1995 but cautions that Reno needs to continue, rather than restrict, its efforts to redevelop the downtown area.

The report also warns that the addition of thousands of new slot machines to casinos along the Las Vegas Strip may saturate the state's leading gaming market.

The annual gaming report, which the Reno-based bank recently distributed, contains 34 pages of extensive forecasts and analysis of Nevada's gaming industry based on statistics through the end of 1995.

Comstock Bank Chairman and CEO Bob Barone, who edits the publication, said the report found Nevada's casino gaming industry surged in the latter part of 1995 after a period of slower growth early in the year. By late 1995, he said gaming win growth rates were rising in Las Vegas, as well as Reno, where the new Silver Legacy hotel-casino fueled the best year of growth since 1990.

Thanks in large part to the addition of the Silver Legacy and the National Bowling Stadium, the report said 1995 gaming win increased 7.3 percent in Reno and Washoe County.

"A more technical analysis of recent trends in the gaming win figures, however, shows that the Las Vegas Strip is near the saturation level with respect to the addition of new slot machines," Barone said. In

fact, the report found that only 636 slot devices were added on the strip in 1995.

"But even with this modest capacity increase, the handle per slot fell by \$14,681 and the win per slot declined by \$454," Barone said.

He said this decline in the average amount of play and winnings each slot machine is generating could become more problematic later this year, when three new mega resorts are scheduled to open on the Las Vegas Strip. The Stratosphere, Monte Carlo and New York, New York resorts will add thousands of new slot machines to a market that has had trouble absorbing the more than 9,300 slots added in late 1993 and early 1994. The Strip "will need to attract new customers from other markets to improve its slot margins and continue to increase its gaming win," he added.

Barone said Las Vegas casinos could siphon customers from Reno.

"This situation also speaks to the need for the Reno gaming market to more fully recognize and appreciate the benefits to its economy begun by such projects as the National Bowling Stadium and the Silver Legacy resort," Barone said. "A more enlightened policy towards land assemblage and site availability in the downtown Reno Redevelopment District could promote the additional investment needed to continue this beneficial process, thereby minimizing the inevitable encroachment by the Las Vegas gaming market on Reno's gambling and tourism customer base."

Other highlights of the report include:

- Nevada's gaming win for all of 1995 totaled nearly \$7.4 billion, up 5.1 percent from 1994. However, the growth rate in 1995 was down from the 12.2 percent advance from 1993 to 1994 and represented the lowest annual growth rate since 1991.
- Nevada's fourth-quarter gaming win showed a resurgence from the three previous quarters, rising by 7.3 percent over the fourth quarter of 1994.
- Table game play actually increased in Nevada casinos in 1995.

- Las Vegas accounted for nearly 78 percent of the statewide gaming win in 1995, winning more than \$5.7 billion, or 5.3 percent more than in 1994. Las Vegas gaming win also increased 7.4 percent during the fourth quarter of 1995 after seeing a 4.2 percent increase in the third quarter.
- The outlook is less positive for downtown Las Vegas, where gaming win was down 7.2 percent for the fourth quarter of 1995 and down 5.9 percent for the year, putting it below 1990 levels. Growth on the Strip may also be hurting Laughlin, where gaming win dropped 3.5 percent for the quarter and 3.6 percent for the year.

Bank of America and Sprint Central Telephone join forces

Bank of America Nevada and Sprint Central Telephone-Nevada recently announced a joint agreement to enhance the bank's current home banking service via Sprint's PowerTouch 350, a new state-of-the-art telephone, which combines personal computer and telephone functions.

Use of the PowerTouch 350 will allow BofA Nevada customers to perform many banking transactions using the phone's soft key buttons, much like an ATM. Home banking customers will be able to see transactions on the phone's large, backlit screen, rather than simply hear them, as they do now through the bank's interactive voice response system.

According to BofA Nevada Executive Vice President Randy Dawson, director of the consumer banking division, BofA is the first financial institution in Nevada to offer home banking services via a telephone screen with visual features.

"It's a little like having your own ATM in your office or kitchen," added Dawson. "Using the PowerTouch 350 will give BofA customers more control over their banking with a very user-friendly tool." ◆



by Joe Mullich

Driving Travelers Crazy — Guaranteed

If you find W.C. Fields' quote, "a sucker is born every minute," quaint & outdated, you haven't read the fine print on a credit card application.

I recently received a letter asking me to use a credit card because it had a picture of Ringo Starr on it. My reaction was: Eureka! — the credit card industry has now definitively proven its marketing philosophy matches that of W.C. Fields: "a sucker is born every minute."

My theory was further strengthened when last December, Visa USA introduced a program that "guaranteed" travelers their rental car would be waiting for them. In announcing the program, Visa used phrases like "first-ever," "pivotal role," and "win-win." I haven't seen this many superlatives in a press release since Microsoft's Windows 95 promised to provide me with everything I need in life apart from Kim Basinger.

Stories in the *Wall Street Journal* and other publications declared Avis, Hertz, National and other car rental agencies had eagerly joined the Visa program. I thought the rental-car companies would enjoy hearing from a reporter who wasn't asking if they were going to re-hire O.J. as a spokesman; so I called to inquire about this landmark program.

"No, no, no," said Terry Gordon of Avis. "We're looking into this but have made no decision."

"We know nothing about that," said Gail Spratt of National Rent-a-Car. That is Visa's program."

"We haven't even talked to Visa," said Joseph M. Russo

of the Hertz agency.

When I called Visa USA, they told me that though the rental-car industry specifically "requested" the program, and the program has been available since January 1, not a single rental-car company has signed up with it yet. "They have not had time to prepare their certification forms," is Visa's official reason for the delay.

Visa needs to get its story straight with the rental-car folks. In the opinion of Mr. Russo of Hertz, any traveler who signed up for this program would be dopey enough, and we paraphrase here, to want a Ringo Starr credit card.

I don't doubt at least a few car rental agencies told Visa this program was a great idea. I'm guessing they shifted into reverse faster than Hillary Clinton talking about White-water when they realized their customers wouldn't stand for it.

Here's why. In exchange for the "guarantee," the traveler agrees to pay a no-show fee if he doesn't pick up the car or waits too long to cancel the rental. That may be fair except for one thing: Visa can't do anything to ensure a car will be available, according to Mr. Russo of Hertz. (The credit card industry seems to be taking that commercial, where a credit card instantly whisks the user to magical places, a bit too literally.)

If you look at the fine print, sure enough, Visa doesn't really guarantee a car will be avail-

able. A traveler might have to wait at the rental-car counter for an hour. And, if a car still wasn't ready, Visa simply promises to transport the person to his destination and bring him a rental car within eight hours. Wow! Guaranteed cab fare!

Maybe while Visa's at it, they can "guarantee" my luggage will arrive within 12 hours of the time I've already left to go back home.

Meanwhile, if a traveler's plans change, or her flight gets delayed, she could be soaked for the rental fee. At the least, she's expected to put calling the car-rental company at the top of her emergency to-do list, above rearranging appointments or finding a new flight. Visa stresses the program is voluntary," which is even more irksome, since they're asking me to "volunteer" to be a moron.

Ironically, this program attempts to solve a problem created by the rental-car companies themselves. Travelers double - or triple-book cars out of fear their plane will land and, despite their car reservation, they'll have to wait for their rental car. What Visa doesn't appreciate is when you have an important meeting to get to, waiting 20 minutes for a car is more frustrating than watching TV without a remote control. Thanks for the offer, Visa, but as Avis could have told you, you need to try a little harder.

Summer jobs can teach children responsibility, provide them with spending money, and keep them out of trouble. But along with earning money comes important tax concerns and responsibilities that both you and your children should understand.

The Nevada Society of CPAs explains these issues and offers some insights on how your child can make the most of summer earnings.

Summer Employment: A hot idea for saving taxes

Work, withholding and filing

Encouraging your children to take a job makes good economic sense, as well as smart tax sense. That's because your child's income is likely to be taxed at a much lower rate than is your income. If you earned \$3,000 from a sideline business and your child earned \$3,000 from a summer job, your child would end up keeping more money. Why? Because your \$3,000 would be combined with your other income and taxed at your highest marginal rate. Your child, on the other hand, can earn up to \$4,000 during the year without having to pay federal income tax, or even file an income tax return if he or she also has no unearned income, such as interest or dividends. What's more, any amount earned in excess of \$4,000 would be taxed at the child's lower rate, starting at 15 percent.

Your child also will not need to withhold any income tax from his or her earnings, as long as he or she expects to earn less than \$4,000 this year and has no investment income. To claim an exemption from federal tax, your child must provide his or her employer with a completed Form W-4 indicating that he or she is exempt. The exemption is good for one year, and a new Form W-4 must

be filed with the child's employer by February 15 each year to renew it.

There is an important exception to the withholding and filing rules: If your child anticipates having both earned and unearned income that together exceeds \$650 in 1996, he or she cannot be exempt from withholding and must file a return. Your child also will need to file a tax return if he or she is entitled to receive a refund on federal taxes that were withheld from wages.

Children who file their own returns may still be claimed as dependents on their parents' return if they are under age 19 or are full-time students under age 24 at the close of the calendar year, and the parents contribute more than half of their total support.

Working for mom or dad

If you have your own business, put the kids on your payroll and you can reap a double tax benefit. First, you get to deduct your child's wages, as you would those of any other employee. This deduction reduces your business profit and the amount of income tax you pay on your business' net earnings. Second, your child's wages are considered earned

income, which is taxed at the child's lower rate.

If you are a sole proprietor, wages paid to a child under age 18 also are exempt from Social Security taxes, saving you even more money. Just be sure he or she actually performs the required services, that the salary you pay is reasonable, and that you keep good records.

IRAs provide for additional untaxed income

Encourage your children to save for their future, and they may benefit from additional tax breaks. Under current law, an additional \$2,000 of a child's wages can remain tax-free if he or she contributes to an Individual Retirement Account (IRA) and deducts the full amount. In effect, with an IRA your child can earn

*The money for the IRA
can be a gift. This
provision of the law lets
the child keep his or her
earnings and allows you
to save tax dollars by
moving otherwise taxable
funds to the child's tax-
deferred account.*

up to \$6,000 in wages without paying federal income tax. As with all IRAs, no tax is due on the earnings that accumulate until the money is withdrawn, usually at retirement.

Although a child can contribute to an IRA only if he or she has earned income, the deposit doesn't have to be made with earned income. The money for the IRA can be a gift. This provision of the law lets the child keep his or her earnings and allows you to save tax dollars by moving otherwise taxable funds to the child's tax-deferred account.

The Nevada Society of CPAs advises parents that teaching children how to save money is as important as teaching them how to earn it. 

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

They tell you your kid has spina bifida.

You cry. And you curse.
And you clench that tiny new baseball
mitt in your hands
and vow never to throw it away.

It may take time, but you will play
catch with your son.

Hope. That's what Easter Seals is all about. At some point in their lives, 1 in 5 Americans will be affected by a disability. We provide physical, recreational and speech therapies to help children born with disabilities live with independence, dignity and equality. But we can't do it without your help. Support Easter Seals. Give ability a chance.



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business indicators & analysis

Gross domestic product (GDP) grew at a slow pace in the fourth quarter of 1995, increasing at a rate of 0.5 percent. It seemed that the national economic expansion had stalled. People increasingly discussed the likelihood of a downturn. A concerned Federal Reserve lowered the discount rates.

Economic activity promptly resurged. Indicators across a wide range turned upward. GDP, one of the better overall indicators, increased at 3.68 percent for the first quarter of 1996. Sharp price increases, particularly in the closely monitored and sometimes highly volatile petroleum market, rekindled more attentive watchfulness for the possibility of future inflation.

Having enjoyed a long upward run in stock and bond markets, people sought some inflation protection – sending markets reeling downward.

Economic issues continue to be the blood sport of politics. No doubt, this year will be no exception. Nonetheless, after all is said and done, the indicators of overall economic performance at this time point to favorable conditions. Although conditions can change quickly, as they have in the last six months, one might conclude that overall economic conditions will probably play less of a factor in this year's election than in the past one.

The Federal Reserve reported in March that the "national economy grew modestly in January and February." The backlog of information resulting from the federal government shutdown resulted in the release of preliminary data. As such, analysts placed primary attention on the preliminary national income data.

National income data, which include the frequently cited GDP data series, showed strength in nearly all sectors. By April, the March indicators showed substantial improvement. Employment unexpectedly jumped by 178,000 jobs. Factory orders came in stronger than expected.

A good portion of the favorable first-quarter GDP figures reflects the benefits of the slowdown of the last half of 1995, namely, interest rates moved downward, improving the affordability of housing and accelerating new home sales. Without question, more favorable conditions for the big ticket items give the economy a stronger punch than the less significant items in household budgets.

Early figures reveal that March home sales grew at a strong rate, about 7 percent. Already, however, fear of future inflation, has sent mortgage rates upward. With further increases in mortgage rates anticipated, new home and existing home sales will surely drop from what they otherwise would be. This segment of the economy is primed for some market softening.

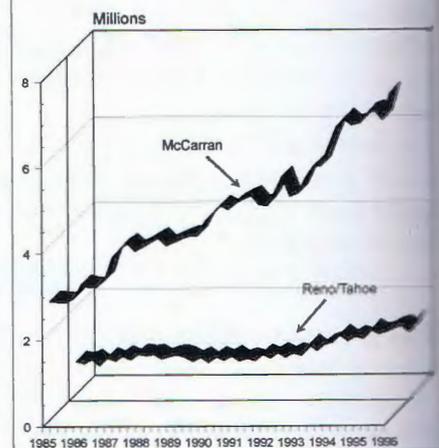
Nevada's construction employment recorded the highest rate of increase over year-ago levels up by 20.1 percent from March 1995 to March 1996. Total employment grew at 9.0 percent for Clark County and 6.2 percent for Washoe County. Nevada's unemployment rates dropped below 5 percent in March, outperforming the national economy. Indeed, we find many indicators pointing toward strong performance of the Nevada economy.

Both Las Vegas and Reno airports reported brisk activity during the first quarter of 1996, up over year-ago levels by 12.3 percent at McCarran (Las Vegas) and 17.68 percent at Cannon (Reno). The state's tourism sector is enjoying record levels of activity. As a result, it is not surprising that expansion is underway – over 12,000 rooms will be added to the Las Vegas market in 1996, passing 100,000 rooms.

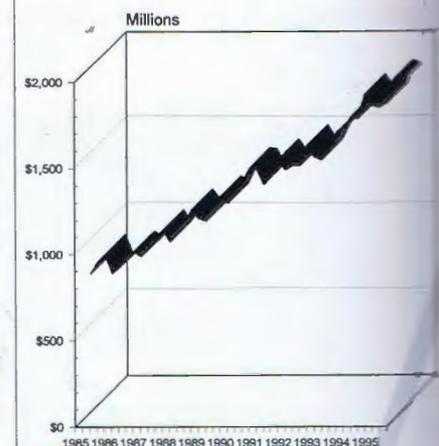
Taxable sales in February grew at 16.66 percent for the state, 18.87 percent for Clark County, 9.17 percent for Washoe County, improving revenues for the public sector. Over the same period, U.S. retail sales show growth at 4.91 percent. 🍀

R. Keith Schwer, UNLV Center for Business & Economic Research

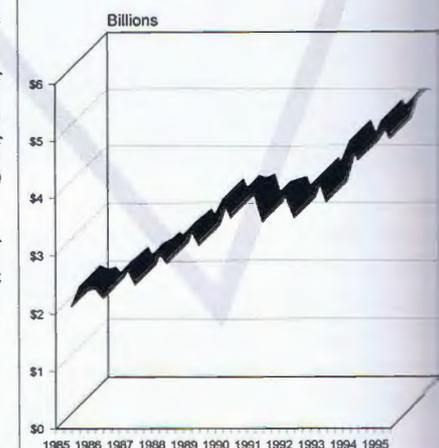
Air Passengers
Quarterly, 1985 - 1996



Nevada Gross Gaming Revenue
Quarterly, 1985 - 1995



Nevada Taxable Sales
Quarterly, 1985 - 1995



	DATE	UNITS	LATEST PERIOD	PREVIOUS PERIOD	YEAR AGO	CHANGE YR AGO
UNEMPLOYMENT						
Nevada	March, 1996	%	4.5	5.3	5.6	-19.64%
Las Vegas MSA	March, 1996	%	4.4	5.1	5.4	-18.52%
Reno MSA	March, 1996	%	4.7	5.2	5.7	-17.54%
U.S.	March, 1996	seasonally adj.	5.6	5.5	5.5	1.82%
RETAIL ACTIVITY						
Nevada Taxable Sales	February, 1996	\$ thousand	1,705,662	1,670,290	1,462,107	16.66%
Clark County	February, 1996	\$ thousand	1,160,523	1,137,436	976,313	18.87%
Washoe County	February, 1996	\$ thousand	289,538	286,259	265,216	9.17%
U.S. Retail Sales	February, 1996	\$ million	200,506	198,857	191,114	4.91%
GROSS GAMING REVENUE						
Nevada	February, 1996	\$ thousand	604,447	619,229	582,908	3.70%
Clark County	February, 1996	\$ thousand	487,720	502,387	467,371	4.35%
Washoe County	February, 1996	\$ thousand	68,106	67,368	68,022	0.12%
CONSTRUCTION ACTIVITY						
Las Vegas Area						
New Residences	1st qtr 1996	# permits	5,174	4,846	4,080	26.81%
New Commercial	1st qtr 1996	# permits	400	252	207	93.24%
Reno Area						
New Residences	4th qtr 1995	# permits	657	729	422	55.69%
New Commercial	4th qtr 1995	# permits	80	82	52	53.85%
U.S.						
Housing Starts	February, 1996	thousand	1,490	1,447	1,322	12.71%
Total Construction	February, 1996	\$ billion	534.9	539.8	521.4	2.59%
HOUSING SALES						
Las Vegas Area						
Average Sales Price ⁽¹⁾	4th qtr 1995	\$	130,816	141,971	128,757	1.60%
Average Cost/Square Foot	4th qtr 1995	\$ per sq. ft.	78.23	85.47	77.38	1.10%
Average Mortgage Rate ⁽²⁾	4th qtr 1995	%	7.53	7.41	8.2	-8.17%
Washoe County						
Average Sales Price ⁽¹⁾	2nd Half 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	February, 1996	thousand	700	709	577	21.32%
TRANSPORTATION						
Total Passengers ⁽³⁾						
McCarran Int. Airport, LV	1st qtr 1996	passengers	6,768,120	6,937,432	6,027,033	12.30%
Reno/Tahoe Int. Airport	1st qtr 1996	passengers	1,644,954	1,405,931	1,397,869	17.68%
State Taxable Gasoline Sales	February, 1996	thousand gal.	60,240	61,704	54,721	10.09%
POPULATION ESTIMATES						
Nevada ⁽⁵⁾	July, 1995	people	1,582,390		1,494,230	5.90%
Clark County ⁽⁵⁾	July, 1995	people	1,036,290		971,680	6.65%
Washoe County ⁽⁵⁾	July, 1995	people	294,290		282,630	4.13%
NATIONAL ECONOMY						
Consumer Price Index ⁽⁴⁾	February, 1996	1982-84=100	154.9	154.4	150.9	2.65%
Money Supply - M1	January, 1996	\$ billion	1,117.0	1,119.0	1,147.8	-2.68%
Prime Rate	March, 1996	%	8.25	8.50	9.00	-8.33%
Three-Month U.S. T-Bill	March, 1996	%	4.96	4.87	5.73	-13.44%
Gross Domestic Product	1st qtr 1996	\$ billion	7,340.4	7,298.5	7,080.0	3.68%

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

MEDICAL OFFICE SPACE

DESERT MEDICAL PLAZA



NOW LEASING

The Desert Medical Plaza is conveniently located on the campus of Desert Springs Hospital on East Flamingo Road at Burnham Avenue.

- ▶ The Desert Medical Plaza is a three story medical office building totaling 106,000 sq. ft. Contemporary architecture features large windows on all sides providing natural lighting and mountain and Strip views from the upper levels. Plans include plenty of open parking for patients and reserved covered parking for physicians. The main lobby features a natural slate entry with decorative glass hand railings.
- ▶ The ground floor will include a 22,000 sq. ft. state-of-the-art same day surgery center with three surgical suites and eight recovery rooms.
- ▶ Also located on the first level will be the new Desert Springs Hospital obstetrical center with seven combined labor, delivery, recovery and post partum rooms, plus a special room for c-sections and a beautiful nursery for our newest Las Vegas residents.
- ▶ The second and third floors are dedicated to medical office space for primary care and physician specialists.
- ▶ Three year term; full service lease; \$1.53 per sq. ft.; \$40 per sq. ft. tenant improvement allowance.

For leasing and additional information contact Marcia Hawkins, Assistant Administrator

(702) 369-7607

DESERT SPRINGS
HOSPITAL