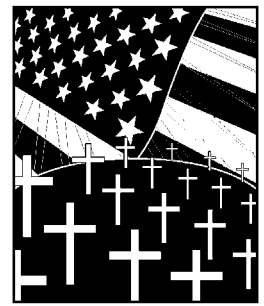


Nevada Benefits' May Newsletter
9505 Hillwood Drive, Las Vegas, NV 89134
www.NevadaBenefits.com - 702-258-1995



Memorial Day

“Habit starts out as a thread. As new threads are added, it becomes a rope we cannot break.”

~ Anonymous ~

Memorial Day, 2004:

New names added to list of defenders who made the ultimate sacrifice. In cities and towns across the country, new names and new faces are counted among the heroes of American history who died defending our freedom.

Their memories are invoked with flags, with taps, and with parades. In heartfelt speeches, they are recognized for their courage and their sacrifice. But in homes around America, where grief still overwhelms pride, their names and faces will invoke simpler things, like their smiles, their touches, and their words. These honored dead join the heroes of the American Revolution who gave their property, their fortunes, and their lives to create a new nation. They join the brave soldiers from the North and the South who fought for their principles in the Civil War, the war that took more American lives than any war before or since, and heroes of World War II and Vietnam, who fought to keep us safe from dictators. Let's take a moment on Memorial Day to remember all those whose sacrifices secured for us the comfortable lives we have today.

“Habit starts out as a thread. As new threads are added, it becomes a rope we cannot break.” ~ Anonymous ~

Ooops. Looks Like We're In For More Of The Same!

Well, here it is, the middle of the year, and nothing's changed. Both the Democrats and Republicans have accomplished basically nothing to address the incredible financial problems we face as a nation. (Which get worse every day.)

By the way, before I get started here, I just want you to understand that I'm **making no political statements, nor am I expressing any criticism at one party or the other.** No. Rather, I AM expressing criticism at ALL of them, on both sides of the aisle, for not living up to what they promised:

To take action so we don't get buried deeper!

If you like Republicans, or Democrats, that's up to you. I happen to love my country, my freedom, and my right to pursue life, liberty and happiness. I would like any party or individual within a party, if they actually did anything meaningful. But, sadly, they're still playing politics as usual. NOTHING'S CHANGED.

Sure, they've passed bills. Like the Patriot Act, the Medicare Act, and a “tax cut”. (Which came out *much* different than advertised or criticized by both parties, and a topic of discussion for another time!)

But what about the really, really tough issues? What about the cost of the War On Terror? What about the cost of Homeland Security? What about health care costs? What about funding for Social Security and Medicare? What about Medicaid and other welfare reform?

See, NO ONE is willing to step up to the plate and address any of this stuff? All the election year rhetoric about making meaningful changes seem to have gotten buried in the political sands.

Everyone is petrified at the thought of going on TV (or worse, having the opposition candidate showing sound bites of a speech) saying that there is no choice but to start cutting the programs I just mentioned a minute ago.

Can you imagine the fate of an honest candidate saying that we have to *cut back* on future Medicare benefits, or that we'll have once again to raise the age at which people can get Social Security, or whatever?

He or she would be attacked like they had just announced a special day to honor Hitler. So, with this sure death of even suggesting action, let alone taking action, we're sure to keep getting what we've always gotten. More wild, out of control spending. More deficits in the *hundreds of billions*. More price increases. (Have you checked out the prices of gas, prescription drugs, health insurance, houses, etc., lately?)

You know, there's a saying that says that if you keep doing what you've always done, you're going to get what you've always got. Or, another way to say that is, *“The definition of insanity is to do the same things you've always done...and expect to get different results!”*

So here we are. With a fiscal mess of humongous proportions. With no one willing to step to the plate for fear of the political death that would surely follow.

But let me ask you a question. Are you willing to make changes, or to give up things now...to help you and your family in the future? Are you expecting people to accept changes and cuts in the programs they benefit from, but bristle at the thought of programs YOU benefit from being hacked into pieces?

This is a question we all have to face.

Since so many of us get money and other benefits from benevolent Uncle Sam, it's really hard to see how anything meaningful can be done to help unless we all are willing to support change *at the ballot box*. If we aren't, then we can expect the same thing we have now, only more-so.

And what do we all have to do whether we support political change or not?

YOU have to be on your toes! YOU have to be the one who takes care of yourself, by planning, by being prepared and by being observant and watchful.

You and I cannot control what the geniuses in Washington and the state Capital do. But, we CAN plan, and make sure we've take advantage of every available opportunity that we can find.

No one but YOU, is going to take care of YOU and your family! Don't look around for some magical bail-out by Uncle.

If they keep the status quo, it's guaranteed that taxes will get more complicated and higher. It's guaranteed that your personal and business expenses will go up. It's guaranteed that things will be tough. So, the only weapon you have is planning, and more planning. It's the only answer.

Unless a miracle occurs, and politicians get together and do what they know they have to.

As always, we keep a close eye on this stuff because the more we know, the more you'll know, and the better chance we'll all have of taking care of ourselves and our families. Plan, plan and plan some more. Planning is the key. You must plan for all contingencies, and you must keep an eye open. **Planning is the only sure way** to take care of yourself and your family, regardless of what goes on with the economy or politicians or the tax system!

No matter what happens, now that you've settled up for last year...don't procrastinate away '04! Now is the time to take action. Don't wait until the end of the year to do tax planning. Let's get together and review your situation (if you haven't been for your annual update we are going to find you). If you haven't started *your* financial planning for '04, DO IT NOW! Don't delay. Call us up for your annual review, RIGHT NOW, while this is fresh on your mind. We'll take care of the rest! REMEMBER – WE WANT YOU TO CONTACT US WITH YOUR “HERE’S WHAT WE’RE THINKING ABOUT DOING QUESTIONS”, NOT YOUR “GUESS WHAT WE JUST DID!” COMMENTS!

Why are sellers paying agents 6% or even 7% to sell their homes in the hottest market Las Vegas has ever seen??!

Example of Savings:

Home Sale Price	Traditional 6%	Discount Realty Inc. Fee*	<u>SAVINGS</u>
\$200,000	\$12,000	\$7,000	\$5,000
\$300,000	\$18,000	\$12,000	\$6,000
\$400,000	\$24,000	\$16,000	\$8,000

*1% Discount Realty Fee + 3% buyers broker fee.



Nevada Benefits has recently partnered with Discount Realty Inc. We can afford to charge you less because we make it up on volume. We will get your home sold fa\$t for the top dollar.

Our Guarantee: We will never sell your home under market value and will never charge you more than a 1% listing fee.

“Great service! They do all the work and I saved over \$4000 in commission. Thank you.” -Mike N

“Let me say the fact: I sold my \$350,000 house this year with low commissions for Discount Realty Thank you” -Wei W

“Discount Realty is a true bargain. They run a very good office and charge very little for their services. They are very knowledgeable and ready to help you. Pleasure to work with.” -Joan K

We don't just put a sign on your lawn and wish you good luck. Our services include listing your home in MLS, lock box, accepting and organizing qualified offers (pre-qualified buyers), internet marketing, etc...

Call Phil Randazzo at 702-258-1995, 7 days a week, for more information.

Financial Tip Of The Month...

Identity thieves ruin lives: Protect yourself!

Last year 10 million Americans were victims of the fastest-growing crime in the country. The number of identity thefts has been doubling every year since 2000. Sometimes people don't know what happened until they find big charges they didn't make on credit cards, begin getting calls from debt collectors, or get a summons to go to court for crimes they didn't commit.



To reduce your chances of being victimized:

- * Never give your Social Security number or personal information over the telephone unless you initiate the call yourself!
- * Shred or burn bank and credit card statements, cancelled checks, pre-approved credit card offers, and bills with account information!
- * Don't put checks and bills into the mailbox and put the flag up. It's easy to steal from a mailbox!
- * Check your credit reports. Look for a change of address or a new account you didn't open. Cancel accounts you don't use or rarely use. Thieves love open credit!
- * Check your bank accounts frequently for suspicious activity!
- * Be careful at ATMs. Someone could be looking over your shoulder to get your account and PIN numbers!
- * If you use a computer at home, install firewall software!
- * Memorize your PIN numbers and passwords. Never write them down!

Thieves can get information in many places. Information is stored in computer databases that are a gold mine for thieves. Criminals can use the Internet to make purchases, robbing the victim without face-to-face contact.

Please keep in mind that this tip is designed to be of help for you, but is not to be relied upon as advice. As with any financial issues, make sure you get the right information before making a decision! If you have any questions, we recommend you visit www.prepaidlegal.com/iot/nevadabenfi for more information.

We Will Remember Pat Tillman By: Phil Randazzo

Every man or woman in the military who has been sent overseas to try and bring safety, peace and democracy to oppressed people around the world has sacrificed something to be there. Few have given up million-dollar careers for military pay, but all have left jobs, families, friends and the comfortable life of a civilian.

Pat Tillman quit the Arizona Cardinals football team and gave up a 3.6 Million dollar contract in 2002, shortly after his marriage, to join the Army Rangers with his brother Kevin Tillman a baseball player for the Cleveland Indians. Those who knew him well said his emotional reaction to the September 11 terrorist attacks on the Twin Towers and Pentagon was a major factor in his decision.

On the day after September 11, Tillman started thinking about larger loyalties. He spoke about family members who had gone to war, like his great-grandfather who was at Pearl Harbor. Tillman was quoted, "I haven't done a damn thing as far as laying myself on the line like that. So I have a great deal of respect for those that have."

"Pat Tillman represents all that is good with this country, our society and ultimately the human condition in general," said former general manager Bob Ferguson of the Arizona Cardinals. "In today's world of instant gratification and selfishness, here is a man that was defined by words like loyalty, honor, passion, courage, strength and nobility. He is a modern-day hero."

“What other person do you know who would give up a life in the NFL to defend what he believes in with his own life,” said former teammate David Barrett, now with the New York Jets. “That is a humble guy.”

Upon hearing of his death I was saddened, not just because he was another war casualty in the war on terror in Afghanistan, but also because he was a TRUE HERO. Each and every one of the men and women in our U.S. Armed Forces are true heroes. When one of them gives his or her life in protecting our freedom, we should be mournful and appreciative of their sacrifice. Too often casualties are just a number, but Pat Tillman put a face to those numbers.

Some of you may recall the Rally I had last March 26, 2003, to “Support Our Troops” in our office parking lot. Over 4,000 attended according to Police estimates. We raised over \$26,000, which we donated to the USO (United Services Organization), a non-profit organization. That money was used to purchase calling cards for the troops to call loved ones back in the States. We also sent over 69,000 sticks of CARMEX lip balm, which FEDEX shipped for free. This was a very, very small gesture on my part in comparison to the sacrifice our troops are making.

This is a Military town. In Addition to Nellis Air Force Base, we also have many Marine Reservists who have spent over eighteen months in Iraq and Afghanistan. These are men and women who gave up their regular jobs to serve our country, leaving their families behind. I have met many of the reservists’ families who are taking care of their families with no help and half the pay. They need our help. Whether it’s help with their kids, changing their oil in the car, or grocery shopping, now is the time to step up. Get off the sidelines and into the game.

Let’s remember all our Veterans this Memorial Day, past and present, and the sacrifice they’ve made. God Bless them and their families.

Fallen Heroes of Operation Iraqi Freedom

Remembering the soldiers who died in the service of their country.
Visit www.FallenHeroesMemorial.com for more information.

I’ve put these letters in this months newsletter not to depress you, but hopefully inspire us to be better Fathers, Mothers, Parents, Brothers, Sisters, and help us all realize what a huge sacrifice our troops have made.

Final Letter of Pfc. Jesse Givens

22-April-03

My family:

I never thought I would be writing a letter like this, I really don’t know where to start. I’ve been getting bad feelings though and well if you are reading this....

I am forever in debt to you, Dakota, and the Bean. I searched all my life for a dream and I found it in you. I would like to think that I made a positive difference in your lives. I will never be able to make up for the bad. I am so sorry. The happiest moments in my life all deal with my little family. I will always have with me the small moments we all shared. The moments when you quit taking life so serious and smiled. The sounds of beautiful boys laughter or the simple nudge of a baby unborn. You will never know how complete you have made me. Each and every one of you. You saved me from loneliness and taught me how to think beyond myself.

You taught me how to live and to love. You opened my eyes to a world I never dreamed existed. I am proud of you. Stay on the path you chose. Never lose sight of what is important, you and our babies.

Dakota you are more son then I could ever ask for. I can only hope I was half the dad. I use to be your “danny” but no matter what it makes me proud that you chose me. You taught me how to care until it hurts, you taught me how to smile again. You taught me that life isn’t so serious and sometimes you have to play. You have a big beautiful heart. Through life you need to keep it open and follow it. Never be afraid to be yourself. I will always be there in our park when you dream so we can still play. I hope someday you will have a son like mine. Make them smile and shine just like you. I love you Toad I hope someday you will understand why I didn’t come home. Please be proud of me. Please don’t stop loving life. Take in every breath like it’s your first. I love you toad I will always be there with you. I’ll be in the sun, shadows, dreams, and joys of your life.

Bean, I never got to see you but I know in my heart you are beautiful. I know you will be strong and big hearted just like your mom and brother. I will always have with me the feel of the soft nudges on your moms belly, and the joy I felt when we found out you were on your way. I dream of you every night, I always will. Don’t ever think that since I wasn’t around that I didn’t love you. You were conceived of love and I came to this terrible place for love. I love you as I do your mom and brother with all my heart and soul. Please understand that I had to be gone so that I could take care of my family. I love you Bean.

I have never been so blessed as the day I met Melissa. You are my angel, soulmate, wife, lover, and best friend. I am sorry. I did not want to have to write this letter. There is so much more I need to say, so much more I need to share. A lifetime’s worth. I married you for a million lifetimes. That’s how long I will be with you. Please keep our babies safe. Please find it in your heart to forgive me for leaving you alone. Take care of yourself, believe in yourself, you are a strong, big hearted woman. Teach our babies to live life to its fullest tell yourself to do the same. Don’t forget to take Toad to Disney World. I will be there with you. Melissa I will always want you need you and love you in my heart, mind, and soul. Do me a favor, after you tuck Toad and Bean in, give them hugs and kisses from me. Go outside look at the stars and count them. Don’t forget to smile.

Love Always
Your husband
Jess

Final letter to Command Sgt. Maj. James Blankenbecler

Jessica Blankenbecler, 14, e-mailed this final letter to her father, Command Sgt. Maj. James Blankenbecler, at 1:29 a.m. on Friday, Oct. 3., two days after he was killed in a convoy in Samara, Iraq. The Herald is publishing it, in its entirety, with the family’s permission.

Hi Daddy,

Sorry I haven’t written to you in a while. A lot of things have been going on. I miss you so much. How have you been? Is heaven everything it says it is? I know it’s probably that and more. I can’t wait ‘till I can come join you again.

I miss you so much — just being here for me to hold your hand and you calling me “princess.” But one day we can do this again. But it will be even better because Jesus will be with us.

I keep going in your office to see all your things and your awards that you have gotten over the years. You accomplished so much. I am proud you were my daddy; I would not have chosen anyone else. I like to go into your closet, too and just touch and smell all your clothes ... it gives me so many memories that I miss so much.

Sitting at this table I see your writing on a little piece of paper telling me and mom what e-mail and address in Iraq to write to you ... CSM JAMES D. BLANKENBECLER, 1-44 ADA. I love to just look at your handwriting so much.

I have your military ring on right now. It's kind of big for my little finger, but it makes me feel you're holding my hand when I have it on ... It's been on since we found out the news.

I have your driver's license with me, too, so I can just look at you whenever I want. You have a little smile this time. When we went to get them done in El Paso I asked you to just smile this time ... and you did it just for me. I also was looking at your car keys and that little brown leather pouch you always had on your key chain. It made me cry a lot when I picked it up.

Everything reminds me of you so much. When we pass by Chili's I remember you sitting across from me eating your favorite salad. You always told the waiter to take off the little white crunchy things ... because you hated them. And when we drive by billboards that say "An Army of One," it makes me remember you in your military uniform. How you always made a crunching sound when you walked, and how you shined your big boots every night before you went to bed. I miss seeing that all the time. Little things that I took for granted when you were here seem priceless now.

One thing that I regret is when you wanted to open my car door for me, but I always got it myself. I wish I would have let you do it. And when you wanted to hold my hand, I sometimes would pull away because I didn't want people to see me holding my daddy's hand ... I feel so ashamed that I cared what people thought of me walking down the parking lot holding your hand. But now I would give anything just to feel the warmth of your hand holding mine.

I can't believe this has happened to my daddy ... the best daddy in the whole world. It feels so unreal, like you're still in Iraq. You were only there for 17 days. Why did they have to kill you? Why couldn't they know how loved you are here? Why couldn't they know? You have so many friends that love you with all their hearts and you affected each and every person you have met in your lifetime. Why couldn't they know? When I get shots at the hospital I won't have my daddy's thumb to hold tight. Why couldn't they know I loved for you to call me "princess"? Why couldn't they know if they killed you I would not have a daddy to walk me down the aisle when I get married? Why couldn't they know all this? Why?

I know that you are gone now, but it only means that I have another angel watching over me for the rest of my life. That's the only way I can think of this being good. There is no other way I can think of it.

All the kids at my school know about your death. They even had a moment of silence for you at our football game. A lot of my teachers came over to try to comfort me and mom. They all ask if they can get us anything, but the only thing anyone can do is give me my daddy back ... and I don't think anyone can do that.

You always told me and mom you never wanted to die in a stupid way like a car accident or something like that. And you really didn't die in a stupid way ... you died in the most honorable way a man like you could — protecting me, mom, Joseph, Amanda and the rest of the United States.

In the Bible it says everyone is put on this earth for a purpose, and once they accomplished this you can return to Jesus. I did not know at first what you did so soon to come home to God. But I thought about it — you have done everything. You have been the best husband, father, son and soldier in the world. And everyone knows this.

One of my teachers called me from El Paso and told me that when her dad died he always told her, "when you walk outside the first star you see is me." She told me that it is the same for me and you. I needed to talk to you

last night, and I walked outside and looked up ... and I saw the brightest star in the sky. I knew that was you right away, because you are now the brightest star in heaven.

I love you so much, daddy. Only you and I know this. Words can't even begin to show how much. But I tried to tell you in this letter, just a portion of my love for you. I will miss you, daddy, with all of my heart. I will always be your little girl and I will never forget that...

I love you daddy, I will miss you!!

P.S. I have never been so proud of my last name.

Sunrise - June 27, 1963

Sunset - October 1, 2003

Did You Know...

(Our monthly feature of tidbits of news and info to make your life easier, your money work harder and so you're healthy all the time!)

1.) Buying "certified" cars! In 2002, auto dealerships sold hundreds of thousands of 'certified' used cars. After selection, certified cars and trucks are supposed to go through a lengthy check-up devised by the manufacturer. Dings are fixed, engines are tuned, brakes or tires are replaced, if necessary. A car can't be certified if there has been damage to the frame, is more than three years old, or has more than 60,000 miles. Car makers also extend the new-car warranty, ranging from an extra 3,000 miles from General Motors to the Lexus warranty that covers the car until 100,000 miles. Note that Lexus charges \$3,000 for the warranty, but a four-year warranty bought independently costs almost half as much. (See warrantybynet.com.)

Buyers should know that "certified" is not a guarantee of a problem-free car. Dealers select the cars and make any repairs. Some dealers are better than others.

2.) Be cautious with a workplace romance! A poll by Vault, Inc., shows that 47 percent of workers have had an office romance, and an additional 19 percent would like to if given the opportunity. It's no wonder that romance in the workplace is a touchy subject. First, it's a legal concern because of possible sexual harassment accusations. And second, it's a threat to productivity. More organizations today frown on romance at work, and the courts are siding with them. Recently, a California state court ruled for the company in a lawsuit by a manager who was fired for dating a salesperson working for him. Few organizations have actual rules on dating. A study by the American Management Association shows that only 12 percent have written policies. Some employers don't allow romance among people on the same work team. Others leave it up to individuals to draw the line. In her Wall Street Journal column, Sue Shellenbarger says if you are having a romance and answer yes to any of these questions, you could be subject to reprimand, transfer, or firing:

* Are you involved with a subordinate or a boss?

* Is your lover assigned to the same work team?

* Is the affair affecting your work?

* Will your work suffer if you break up?

* Could it bring charges of favoritism?

Always begin a romance with the end in mind. If it does end, you have to be mature enough and professional enough to handle seeing the other person every day.

3.) What to put in your safety deposit box! Financial advisors say these are the items which should be kept in a safety deposit box to prevent loss in a home fire. But make copies first and keep them so you have easy access.

* Insurance policies. * Video and photos of the interior and exterior of your home and valuable items. * Loan documents for mortgages, cars. * Titles, deeds, and registrations for property you own. * Credit card agreements. * Investment records.

* Wills and trusts. * Birth certificates, marriage licenses. * List of important phone numbers for your employer, bank, broker, insurance agent, doctor, children's school, and immediate friends and family.

Health Tip Of The Month...

(These tips are not for everybody and should not be taken as specific recommendations. Before you take any action regarding yours or anyone's health, we strongly suggest you consult a qualified physician!)



May is National Stroke Awareness Month!

Stroke is the leading cause of long-term disability in America and the third leading cause of death. You can lower your risk of death or disability from stroke in two ways. First, take preventive measures to reduce your risk. Second, know stroke's signs and symptoms and immediately get emergency treatment if they occur. Every minute counts. According to Harvard Medical School, most strokes are ischemic, caused by blockage of blood flow to the brain. A hemorrhagic stroke occurs when an artery in the brain leaks or ruptures. Stroke risk factors you can't control:

1. Age, risk increases after age 45
2. Family history of strokes
3. African Americans have a higher risk
4. Sex, men have more ischemic strokes. Women have more hemorrhagic strokes

Steps you can take to prevent strokes:

- * Stop smoking
- * Improve your cholesterol levels
- * Exercise regularly
- * Reduce high blood pressure
- * Control diabetes

Call 911 if you suddenly experience one or more of these symptoms:

- * Numbness or paralysis of the face, arm, or leg, usually on one side of the body
- * Difficulty speaking or understanding
- * Dizziness, trouble walking, loss of balance or coordination
- * Sudden, severe head pain accompanied by stiff neck, facial pain, pain between the eyes, nausea, or altered consciousness
- Confusion, problems with memory, spatial orientation, or perception



"You rob from the rich and give to the poor, but you don't get any receipts?"

side

THE TRUTH IS OUT!

By your sixty-fifth birthday, 93 percent of people are either dead or dead broke and require the good-natured financial support of family, friends, or social security just to provide for the basics, such as food and rent. That means only 7% are financially independent at age 65! Here are some facts:

- Eighty-five out of 100 people don't have \$250 in cash at retirement (Social Security Admin, 1990)
- Over one-third of all senior citizens live below the poverty level as established by the federal government. (US Census, 1990)
- 2.5 million seniors forfeit their social security because they have to work. (Social Security, 1990)
- For those 65 years or older, the total mean income in 1999 was \$21,417 per year, of which \$9,129 was from Social security. (Bureau of Labor- Study of Source Income in 1999)

The point is that the average person never achieves financial independence, and therefore has the wrong formula for retirement success. The good news is that now that you know the results, you don't have to be a victim of poverty at retirement. Go to our website www.nevadabenefits.com, and fill out the FREE Financial plan questionnaire and find out the formula for a successful retirement. An MBA and financial planner for over 10 years will review and present the information to you. (This service is free to Nevada Benefits clients and referrals only). Call Phil Randazzo for questions, 258-1995.

If you would like any additional free reports, or would like some of your friends, co-workers, relatives, business acquaintances, etc. to receive a FREE subscription to this newsletter, please fill out the info on the reply form, and we'll add them to the mailing list. We'll also send them a note with their first issue telling them that you had suggested they receive the newsletter, and to contact us if they would like to stop at any time. If you enjoy this newsletter, why not share it for FREE with people you know, with no hassle for you!

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YES! I'd like more FREE information on the following:
FREE Reports Available!

- "How To Avoid Overpaying For Your Life Insurance – Dirty Secrets About Life Insurance The Big Companies Hope You Never Learn"
- "The Secret Alternatives to CD's...What The Banks Don't Want You To Know!"
- "The 11 Biggest Mistakes People Make Before Or After Retiring...And How You Can Avoid Them!"
- "How to save money when I list my house."
- "How to prevent identity theft."

Please contact me to set up a review of my financial situation NOW for 2003!

Name _____

Address _____

City _____ State _____ Zip _____

Phone _____ Fax _____ Email _____

Best time to Contact _____

- Please send me additional pass along cards.**
- Please add a FREE subscription to your monthly newsletter for the following people. I understand you will send them a note explaining I suggested they get this FREE subscription, and that all they have to do is contact us if they wish to cancel.**

1. Name _____

Address _____

City _____ State _____ Zip _____

2. Name _____

Address _____

City _____ State _____ Zip _____

Please use additional paper if necessary! Thanks, and don't forget to send in your Client Quiz answers to win a FREE dinner!

10
Client Quiz!

Here's The May 2004 Quiz Question And Answer!

(Since this month is the month for Mother's Day, we thought we'd ask this month's quiz questions about some famous moms!)

1. Civil rights leader Rosa Parks was arrested in 1955 in what city for refusing to give up her bus seat?

a-Atlanta, b-Selma, c-Jackson, d-Montgomery

2. Who was the first woman to be appointed a U.S. Supreme Court justice?

a-Judy Sheindlin, b-Ruth Bader Ginsberg, c-Sandra Day O'Connor, d-Brenda Hale

3. Who took over the Washington Post newspaper when her husband died, becoming the first woman to head a Fortune 500 company? a-Andrea Young, b-Geraldine Laybourne, c-Katharine Graham, d-Carly Fiorina

For getting all the correct answers, Nevada Benefits will donate \$10 in your name to uso.org for our troops.

Email answers to will@nevadabenefits.com or fax them to Will at 877-0956 or mail to the above address.