

VETERANS' CORNER

Veterans separated from the Armed Forces on or before August 1, 1974, are eligible for a new low cost Veterans Group Life Insurance program which offers as much as \$20,000 coverage for \$3.40 per month to young veterans.

However, they must apply within 120 days of discharge for this non-renewable, five-year term insurance, the Veterans Administration advises.

Rates for the maximum \$20,000 coverage is \$3.40 per month for those ages 34 and under, and \$6.50 for those 35 and over. Other coverages and monthly costs for those 34 and under are: for \$15,000, \$2.55; for \$10,000, \$1.70; and for \$5,000 worth of coverage the monthly cost is 85 cents. For those 35 and over, premium rates for comparable amounts of coverage are \$5.10, \$3.40 and \$1.70 respectively.

Applications are available at all VA offices, from veterans service organizations, most county veterans affairs officers and from the Office of Servicemen's Group Life Insurance, 212 Washington Street, Newark, N.J. 07102, where all premiums must be paid.

Q--I'm eligible for a G I loan, and wonder if the Veterans Administration will guarantee a loan for both a mobile home and land to place it on?

A--Yes. The maximum guaranty for mobile homes is \$10,000. But if the loan includes site acquisition, it can be increased to \$17,500.

Q--I have an "RS" National Service Life Insurance policy as a result of service during the Korean Conflict. Does the Veterans Administration pay dividends on this policy?

A--Not yet. However, starting Jan 1, 1975, the agency will pay dividends on both "RS" and "W" - prefixed policies, as authorized under PL 93-289 (May 1974).

Q--I was discharged from military service June 15, 1966. How long do I have to enter on-job training?

A--Veterans discharged since Jan. 31, 1955, now have 10 years from date of last separation or until Aug. 30, 1977, whichever is later, to complete flight, farm cooperative or on-job training.

PHI DELTA KAPPA SORORITY SETS UP FINANCIAL AID



PHI DELTA KAPPA SORORITY SETS UP FINANCIAL AID FUND AT CLARK COUNTY COMMUNITY COLLEGE IN HONOR OF MRS. MABEL HOGGARD. Pictured from left to right are: Dr. Steven Nicholson - President of Community College, Mrs. Patricia Springs - Director Financial Aid Fund, Mrs. Carolyn Reedom - Treasurer Phi Delta Kappa Sorority, Mrs. Mabel Hoggard - Honorary Member of Phi Delta Kappa Sorority, and Mrs. Grace McGlothen - President of Phi Delta Kappa Sorority - Gamma Sigma Chapter.

The Now Washbasket

By Bobbie Hill

If you plan to use cold water washing to conserve energy, it may be necessary to take extra steps to achieve satisfactory results.

Use at least the amount of detergent recommended on the package, perhaps a little more to compensate for the limitations of cold water. A bleach substitute such as Borateem Plus is a big help, too.

Do not overload the washer, for that limits the cleaning action of the machine. But do wait for full loads to accumulate to save energy.

Pretreating stains and heavy soil on clothing becomes increasingly important in cold water washing. Heavily soiled or stained items may benefit from a soak before washing, adding to the water 1/2-cup of a stain fighter like the bleach substitute.

If cold water is used for pre-soaking, a longer soak (2 to 3 hours) will be needed than if warm water is used. For difficult stains, try rubbing in a few pinches of the bleach substitute before washing.

Since most powdered laundry products dissolve slowly in cold water, it would be best to add product to the wash water and let agitation start before clothes are added. If this is not possible, the product could be pre-dissolved in a jug or bottle before adding to the washer.

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CONSUMER CORNER



Do you know? Even in the middle of winter, natural sunshine can help warm your home. Open draperies, shades, venetian blinds.



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