

Ruby Says

by **Ruby Duncan**

The start of the New Year is a good time to look back and measure accomplishments. Some times when changes happen bit by bit, it is easy to lose sight of how much progress has actually been made.

The accomplishments of the women who make up the Clark County Welfare Rights Organization have been startling. Four years ago, they were welfare recipients struggling just to survive. Today they operate their own welfare programs in a \$80,000 building, and are attempting to purchase a five-story hotel worth several hundred thousand dollars.

The women of CCWRO have worked extremely hard to get where they are. But few people realize that CCWRO owes much of its success to its primary adversary - George Miller, the Nevada State Welfare Director. He inadvertently gave them the push they needed to get started.

Four years ago this month the Nevada State Welfare Division illegally terminated 3,000 needy mothers and children and reduced the grants of another 4,000 persons.

Welfare recipients had been mistreated for years in Nevada, but had been reluctant to join CCWRO. They were afraid their association with CCWRO would be held against them by the Welfare Division and cause them to lose the small grants they depended upon to feed and clothe their children.

The mass terminations ended their fears. They had nothing to lose and everything to gain by organizing and demonstrating against the bureaucrats who had abused them and who were now denying the right of life to themselves and their children. CCWRO turned out hundreds and then thousands

of persons to protest the illegal cut-offs.

In the lawsuit filed against the Welfare Division, U. S. District Judge Roger Foley ordered all recipients put back on the rolls and declared that the Welfare Division had "run roughshod" over the rights of welfare recipients. Poor people always knew they had rights just like everyone else, but that was the first time anyone in Nevada officially acknowledged those rights. The court victory and the demonstrations on the Strip vastly strengthened CCWRO, helping the organization grow in size and enlarging its scope of operations. CCWRO founded Operation Life, Inc., which has brought new programs and activities to West Las Vegas. Some of these include the new branch library, a free health screening clinic, free food programs, and a community swimming pool.

CCWRO has come a long way in the last four years -- but there is much to be done before poor people in Nevada are assured the basic rights of life. Welfare grants in Nevada are still pitifully low and thousands of needy people receive no cash or medical assistance at all.

In the years ahead, CCWRO will work to increase welfare grants by lobbying at the 1975 Legislature in Carson City. CCWRO will also try to extend assistance to needy persons currently not served by bringing lawsuits against various illegal policies of the Welfare Division. Thru Operation Life, CCWRO will bring new programs providing jobs and services to West Las Vegas.

The women of CCWRO are proud of their record of helping people help themselves, and they are not discouraged by the hard work still to be done. They would welcome your help and support!

V A FACTS

Q -- The Veterans Administration will pay me \$270 monthly while I am single and attend school under it's dependents' education assistance program. Will this be increased if I marry?

A -- No. The law does not provide for additional allowances because of dependents of participants in this program.

Q -- I'm a Vietnam-era veteran, and my employer is willing to set up an on-the-job training program for me. How would he go about getting approval for the program so I can draw GI Bill benefits while training?

A -- You and your employer should contact

the nearest VA office for complete information and assistance.

Q -- Will the Veterans Administration pay dividends on the Service-disabled Veterans Insurance (RX prefix) it issued me about six months ago?

A -- No. Until enactment of PL 93-289 (May 1974), VA paid dividends only on National Service Life Insurance (NSLI) and U. S. Government Life Insurance policies with "V" or "K" prefixed numbers. Effective Jan. 1, 1975, however, the law extended dividends to NSLI policies with "RS" and "W" prefixes.

VA LOANS INCREASE

More than four million veterans, whose GI home loans have been paid in full, are potentially eligible for new loans guaranteed by the Veterans Administration under legislation approved by the President December 31, 1974.

New loans are possible also for some four and a half million who now have loans outstanding when their current GI loan is paid off and the home purchased with it has been disposed of.

The broadened eligibility rules apply to all veterans who served since the beginning of World War II.

Richard L. Roudebush VA Administrator, said the recent legislation follows a trend of relaxing eligibility for the VA guaranteed loans set by Congress over the past decade. The changes have been made possible by the continued good credit set by veteran borrowers, he noted.

Other provisions of the December 31 law designed to make GI loans more attractive to both lenders and borrowers are:

-- an increase from \$12,500 to \$17,500 in the maximum portion of a

GI loan which VA can guarantee. There is no limit on the amount of the loan to which the VA guarantee applies.

-- a provision for loans to purchase lots on which to place mobile home units already owned by veterans.

-- an increase in the maximum permissible loan amount for a single width mobile home unit to \$12,500 and double wide to \$20,000.

-- removal of the July 1, 1975, delimiting date for guaranteeing loans on mobile home lots.

-- liberalizing rules for guaranteeing loans on used mobile homes.


-- streamlining processing of loan approvals through VA approved lenders.

-- broadening possibilities on guaranteeing loans on one-family condominiums by removing link to HUD insurance.

The maximum grant to certain disabled veterans in need of special housing was also increased from \$17,500 to \$25,000 by the December 31 law.

The new law also closed out VA's farm and business loan program, it was pointed out.

"As kids, we started smoking because it was smart. Why don't we stop for the same reason?"



Harold Emery in The Reader's Digest

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