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same salary, and they are grounded because they don't have the cash or the almighty plastic money card -- because their credit rating is shot. Planning is for those people whose money is always shorter than their month.

What all of these people are lacking is a consistent flow of cash. That means the amount of spendable money as it related to their ability to cover obligations with their actual income.

Here is where planning makes a difference between the have's and the have-not's.

If you know that you must pay personal property tax, personal income tax, or for that matter any obligation that will reduce the amount of cash that is available for you to spend... you plan to be minus that money.

A good example of simple financial planning is the now popular Christmas Club accounts. The same theory can be used with a lot of other needs and necessities.

If you can project the amount of money you expect to make next year. It is a simple process to estimate what taxes will be drawn against that income. Just plan not to spend that money.

Fortunately we have growing numbers of skilled Black public accountants who can assist us in this type of financial planning. But what every individual and particularly small business men and women should be sensitive to is the need for financial planning and the knowledge that that process does not apply just to the wealthy or big business.

If we plan to survive "that time of the year" financial planning should be the first step we take in getting down to business.

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ses of Asia, Africa and Latin America.

Those who doubt that this is so need only examine the most recent unemployment statistics published by the federal government. In a year of economic stagnation -- with growth significantly curtailed -- unemployment among blacks is at its worst level since the civil rights era. For the future, it is quite likely that the retrenchment over the next several decades would triple or quadruple the unemployment lines, with the most shattering effect on minorities.

The goals of growth's critics are commendable but the elimination of air and water pollution and the safeguarding of the wilderness can and is being accomplished through stronger government regulations.

As for the problems of the underdeveloped world, they will not be resolved by the weakening of the American economy. On the contrary, realization of a no-growth economy would exacerbate the suffering of the peoples of India, the sub-Saharan countries, and other areas in desperate need. The fact is that America is not going to play a more humanitarian role in the world by diminishing its capacity; it can be much more convincingly argued that America's productive capacity should be increased, while government policy is transformed so that it will assist and encourage the development of the poorest nations.

A few years ago the term "elitist" was often attached to those liberals who had seemingly lost touch with the values and aspirations of working people. Clearly growth's critics are guilty of defining social problems from an elitist point of view. As intellectuals and middle class professionals, they have as yet to feel the consequences of recession, and no doubt believe themselves immune to the brutalization of an inequitable economic structure.

But the attack on growth is far more than just elitist: it is conservative, even reactionary to its very heart, and should be recognized as such. Within the context of a rigid, stagnant economy social equality could only be achieved by an across-the-board lowering of living standards; what is much more likely is that class division would harden, with the poor and working people locked forever in their unequal states.

It will be said, of course, that society can be remade by "reordering priorities," taking money from defense spending and allocating it to human needs.

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twice monthly in the resident of Las Vegas County Courthouse; the since 1954. He is married to Sandy, and they have three children.

Dr. Scisson is a graduate of Rancho High School. He has been a

F.C.C. LIFTS LICENSES OF A.E.T.C.

The FCC did the expected last week and lifted the licenses of the Alabama Educational Television Commission principally on grounds of discrimination against blacks.

The Commission's action was historic; never before has it stripped an educational license. And rarely has it even designated a commercial station's renewal application for hearing as a result of petitions by a group of citizens, as was the case in Alabama.

Gov. George Wallace was quick to announce the the state would operate the stations on an interim basis.

The proceedings resulted from complaints about racial discrimination in programming and employment practices at the stations during the 1967-70 license term. The complaints were filed by three Alabama residents - Rev. Eugene Farrell, S. J., Linda Edwards, and Steven Suits, of the Alabama Civil Liberties Union.

And after examining the record on alleged racial discrimination in programming, the commission held that there was a "systematic exclusion (from AETC stations) of blacks and of programming designed to serve their distinctive interests."

LIFE SENTENCE OF RACIST BOMBER UPHeld

(NNPA) --- The life sentence given the racist bomber of the Wilmington Journal in May, of 1973 was upheld last week by the North Carolina Supreme Court.

The bomber, 19-year-old Lawrence R. Little, is a self-styled minister of propaganda for the Rights of White People organization.

He was found guilty on March 3, 1974, of bombing the Journal which is owned by its Editor-Publisher Thomas C. Jervay, a former president of the National Newspaper Publishers Association (NNPA).

Damage to the Journal building, furniture and trucks totaled nearly \$20,000. In addition damage to a church and houses in the block amounted to approximately \$18,000. The Journal building was completely restored in October of 1973.

Little appealed last spring on the grounds that the court's definition of "animosity, hatred or ill will" was illegal. But the state's high court found the definition legally proper.

He is vice-president of the YMCA, a member of the NAACP, American Optometric Association and a member of the Nevada Public Health Association.

LAWTON TRIAL

The third trial of Gary Lawton, Black community organizer, began on Jan. 8, 1975, in Riverside Superior Court. Lawton is accused of the "ambush" slaying of two Riverside police officers. Lawton was previously on trial with two other Black men who had charges against them dropped prior to the third trial. Defense attorney Franklin Glenn stated that he expected the trial to last four to six months, with jury selection lasting into February.

Russell Langton a juror in the first trial, stated, "It was more than a frame-up. If it had been a frame-up, they would have framed some evidence. You can bet they'll do it for the third trial."

Misdemeanor charges against Chukia Law-

ton (wife of Gary Lawton) and Jack "Rusty" Bronaugh (a member of the Defense Committee) stemming from a fight with the police at the courthouse were dismissed on Monday, Jan. 13, 1975.

The charges were dismissed by the judge "in the interest of justice" on the day the second trial was to begin. A first trial ended in a hung jury.

Chukia Lawton, speaking for the defense Committee stated, "Gary is just as innocent as I am, and, therefore, in the interest of justice, charges should never have even been brought against him. However, we will continue to fight back until all oppressed people are free."

50th REUNION FOR WILBERFORCE UNIVERSITY

All graduates of 1925 Families of deceased members are requested to write also. Preparation for 50th reunion will soon have to be made and we would like to make contacts. Married women are requested to include their maiden names.

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Ms. Ethel Pearson, a long time opponent of the Public Transportation System, said, "Not only is the present system inadequate, and does not meet the needs of the community; a return to the old system, will not be much improvement in the quality of service to the Black Community."

An alternate proposal will be presented to the Public Service Commission by Ms. Pearson and the NAACP. Ms. Pearson and the NAACP urges all citizens interested in better public transportation in Las Vegas, and the West Las Vegas Area in particular, please attend -this hearing and support their proposal!

Raleigh Hughes

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