

# Ruby Says

by  
**Ruby Duncan**

The 1975 State Legislature is here again, and I have just returned from the opening sessions. It is an interesting experience with people running around, trying to find out just who has control over which legislators, where different strings are tied, and where the dollars will go.

I saw the Governors State of the State Address for the first time. It is unbelievable that a poor person can get a chance to witness the workings of government.

Clark County Welfare Rights Organization will be involved in trying to get some new bills passed that will benefit the poor in Nevada. I was delegated as representative of Welfare Rights to lobby for interests that concern poor people. We don't have money power behind us, but we do have people power - and sometimes that can be just as important. At the last session in 1973, we worked very hard lobbying for the food stamp program in Nevada, and were successful. If it weren't for Clark County Welfare Rights Organization, there would not be a food stamp program here now. But some of our other important bills were not passed, so our work is cut out for us this session.

The bill that would affect all ADC recipients and probably the most important, is a bill to raise ADC grants to 100 per cent of need, instead of just 61%. Nevada's grants are among the lowest in the entire country. Also we will be supporting an ADC program which would include families with unemployed fathers. With unemployment so high and still increas-

ing, it is inhumane not to have assistance for such families. If a father loses his job now he has to leave his family in order for them to survive. We will work to enact an emergency assistance program also. A family applying for aid now has to wait 45 days for a grant, no matter how desperate their need is.

Many other organizations have banded together to work for important legislation to senior citizens. CCWRO is a member of the Coalition for MASS Action (Medical and Social Services). This coalition, which includes churches, welfare agencies, agencies for handicapped individuals, social workers, and others are working for a medically needy program and expanded social services. Such programs will greatly benefit senior citizens living on fixed incomes. The social services bill will also affect working ADC mothers, since some of the money can be made available for day care. There are no real programs for the children of working mothers and for us this is very important. The medically needy program extends medicare coverage to persons or families who do not qualify for a grant, but who would be eligible if they could deduct medical expenses from their income. This will help many people who are just above the eligibility limits, and can't get medicaid even though they have high medical bills.

Candidates who ran for office in the fall made many promises in order to get our votes. Again this session we will keep them reminded that many Nevadans deserve a better life, and we will be actively working for programs to help the aged, disabled, blind and needy families.

# V \* A FACTS \* \* \* \* \*

Q -- Will my wife's income help me qualify for a GI home loan from the Veterans Administration? I was honorably discharged from service last month, and plan to buy a home using my VA loan settlement.

A -- Yes. VA since July 1973 has been giving full recognition to income of both veterans and spouse in determining ability to repay GI loans.

Q -- I've been having trouble lately with a stomach condition developed during military service. Since I've been out of service three years, I wonder if I can

still apply for disability compensation from the Veterans Administration?

A -- Yes. There is no deadline for veterans to file claims for service connected disabilities.

Q -- Will the Veterans Administration pay transportation costs to the place of burial for a veteran who died of a non-service-connected disability while in a private hospital?

A -- VAs authorized to pay transportation costs to a burial site only when a veteran dies while being treated in a VA hospital, or while being treated at the agency's expense.

## VETS CHECK PAY-OFF PLAN

It's a good idea to periodically check the type of pay-off plan for your beneficiary, the Veterans Administration today advised veterans holding government life insurance policies.

"All too often," VA officials stressed, "widows of GI policyholders have been penalized following deaths of husbands who had selected small monthly payments over 36 month periods."

In some cases, vet-

erans chose smaller payments for life more than 25 years ago, and never updated their policies, officials noted.

Veterans who now wish to switch to lump sum payments should request Form 29-336 from VA and select option #1. This would allow widows to select monthly payments should they deem it necessary.

Veterans should mail completed forms to VA insurance center where they pay premiums, officials said.

## SERVICE to CIVIL TRANSITION

The Veterans Administration today advised veterans recently separated from military service to keep current with important federal and state opportunities and obligations as part of their transition.

Officials noted that in the press of returning to civilian status, veterans sometimes overlooked matters which could affect their well-being.

To insure a smoother transition after discharge, VA suggests the following timetable:

\* As soon as possible register with local state employment service office. (Veterans have up to one year to apply for unemployment compensation, but applications filed after a long period of unemployment could result in a lower rate of unemployment compensation.)

\* In 10 days, report address to Selective Service through local mail.)

\* In 30 days, register with Selective Service or any local board, if not already registered.

\* Within 90 days, apply to former employer for reemployment.

\* In 120 days, (one year if totally disabled at time of separation)

convert, without examination, Servicemen's Group Life Insurance to a private, commercial policy.

\* Within one year from date of notice of VA rating on disability, apply to VA for GI life insurance based on service-connected disability.

\* Within one year, apply to VA for dental care.

\* As soon as possible apply to VA for GI education or training, which must be completed within 10 years of separation from military service.

VA noted there are no time limits for veterans to:

\* Apply to the agency for a GI loan guaranty to buy, build, or improve a home.

\* File claim with VA for compensation for service-connected disability, or apply for hospital care.

\* Seek assistance from local state employment offices in finding work or entering the Labor Department job-training programs.

There are 72 veterans assistance centers around the country to help veterans get a fresh start in civilian life, VA said.

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Harold Emery in The Reader's Digest

**American Cancer Society**

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