

The Hughes Report

By Thomas F. Hughes



Read Your Insurance Policy Now

The best seller book and best read is the Bible. The best un-read seller is the insurance policy. Read your policy now! If it is an auto or fire policy you should know unless there is a premium for any item you probably do NOT have that coverage. Don't rely on what the salesman or woman said - the policy and only those things where there is a premium apply to your coverage.

A close young friend had his car stolen. He promptly called the police and reported it stolen. He asked for a loaner car, and then he found he did not have that coverage. I asked him to bring me his policy. Upon examination I found he had nothing but vendor single interest insurance. He did not have liability (which pays for a car or other property whose damage you caused and most importantly covers persons you might injure or kill). It did not cover him on anything stolen on or from the car or the car itself. It did not cover any passenger or himself as driver. It did not cover towing, bond or comprehensive which is the part that covers your car if a tree falls on it or a flood or sandstorm caused damages or loss of complete car, collision to your car, theft or car, etc.

In short he had a policy (for which he paid) that only paid off the balance due the bank or financing company, nothing more. If he had bought the car for \$6,000 and paid \$5,000 down and the car was stolen or totaled out the next day he would receive no money at all - nothing for his equity. I think vendor single interest policies should be outlawed as they do nothing for the owner except pay off the balance due the finance company so he won't have to pay the balance on a car he does not have.

Fire policies on homes have many forms and once again people find they do not have the coverage they thought they had until they suffer a loss, and many times forced to pay for stereos, television sets, clothing, furs, jewelry, etc. after being stolen because they did not have proper coverage.

Life insurance policies must be closely checked for coverage as many people are misled on what they actually have. Sick and accident, hospital and income protection policies seldom provide the coverage you think. Read your policy or policies now and if you don't understand them get an unbiased person to check it for you or go to the insurance commissioner's office in Las Vegas and ask them to tell you what you really have.

I had the largest insurance agency in southern California (Los Angeles, Compton and Pomona) for 12 years and I saw unscrupulous ripoffs of clients by both agents and companies so bad they would make you sick, but that does not help when you have a loss. Read your policy now! Make sure you know what it covers.

From Our Readers

NOTICE

EDITORS NOTE: The Las Vegas Voice will publish your opinion on any subject - praise - complaints - questions - or answers. We do reserve the right to edit, and your letter must be signed with a valid address and phone number for verification prior to publication. We want your letters! At your written request your name can be withheld.

Dear Mr. Albert:

Under your "Letters to the Editor" column you state that you welcome letters with complaints, questions, etc. I have a complaint and questions and would love to have some answers. Perhaps some of the VOICE readers could/would answer me through this column.

I feel that I have been discriminated against! Not because I'm Black, but because I'm a woman. Being a new reader of the VOICE, it is obvious that you people are against discrimination in any form - but for the Civil Rights and Equal Rights movements - and will speak out against the offender.

I have filed suit (both with the State and Federal offices) against Woolco East because I feel that I have been discriminated against. And I have filed a similar complaint against Woolco West. A letter of 'recomendation?' sent out by Woolco East is bad enough that I may never get employment again - that is slander, right?

I have not been able to draw my unemployment because of this letter - and have been turned down on many job applications because of it. What can I do?

I wish VOICE columnist Ruby Duncan had time to get on their backs for me. I've done about all I know to do, so I'm asking your readers - many of whom have been in my situation - to write me some suggestions, answers, or just their support.

Thanks for your interest.
B/L - Las Vegas

EMPLOYEE OF THE WEEK



"I WROTE A \$1,000 WINNER?!?!?" - That is Teresa Randolph, Keno writer at the Nevada Hotel and Casino, downtown Las Vegas, where they write lots of 40¢ Keno tickets. Teresa said she went through a three-month training program at the Nevada to learn the art of Keno writing and is now a 'for real' writer. From San Diego, she has lived in North Las Vegas for the past 11 years. Prior to Keno writing, Teresa said she had worked as a waitress, as a nurse's aid, had done clerical work, worked in a Day Care Nursery and had gone to Community College. When I asked her if she had ever felt she had been discriminated against because of being Black, she replied: "Never have I ever felt that way. I have always been treated equal, and especially here - Las Vegas and now the Nevada Hotel and Casino." In her comments on the future and what her goals are, Ms. Randolph replied: "I have a four-year old son that I want to raise right - and right now I guess Keno is the thing, and I'm happy. What else is there?" -CREED

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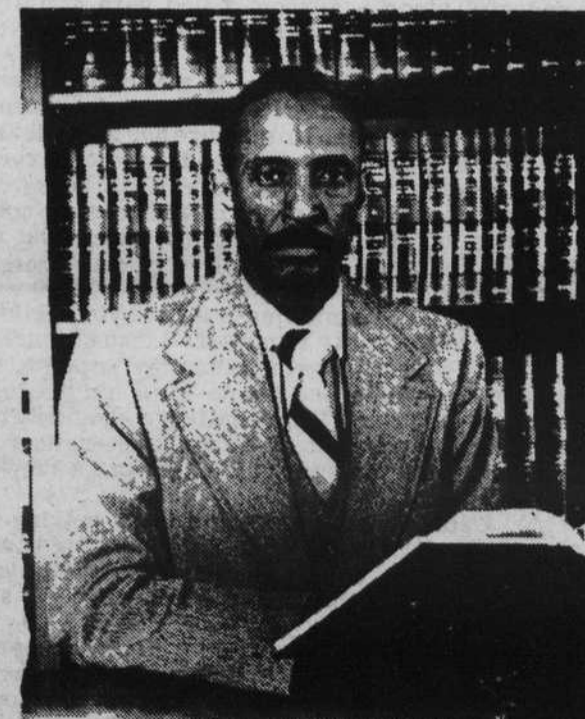
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