

**EDITOR'S
NOTEBOOK**

**THE
PUBLISHER
SPEAKS**



By
LAWRENCE ALBERT

Robert Reid, former Justice of the Peace, Las Vegas Township, emerged as a leading contender for Justice of the Peace in the very early stages of the election results of the primary on September 14, 1976. The final tallies show him as running third in a field of four in the order of Bob Miller, Miriam Shearing, Reid, and Alfred Becker.

This is quite a tribute to Robert Reid, a leading citizen of our community. Voters remember him as a people's judge who could remain fair and impartial to both the defendant and the state. They remember him as a judge who could expedite matters, screening particularly those which were frivolous and had no prosecution merit. Reid is also remembered for his concern about the defendants making repeated appearances in court when their presence could be waived, minimizing their loss of time from work, and alleviating the crowded conditions in the court room. This is what Justice is all about and this is why the Voice feels the voters will return Reid to the Justice Court in the General Election.

A tragic note for our citizens was the unseating of a never-to-be forgotten. Aaron Williams who served so diligently on the County Commission, and formerly on the City Commission of North Las Vegas. Aaron proved to have tremendous support in obtaining 10,425 votes, however, could not match the overwhelming vote count of Sam Bowler at 17,861. Sam Bowler, very popular with the news media is one of many who has succeeded as a result of the nature of his occupation.

Speaking of people from the news media and politics. A real shocker was the emerging of Bryn Armstrong into the political arena. The results prove he was over-due to file for office since out of a total of five candidates and approximately 28,700 votes, Bryn Armstrong received a smashing 14,853 for County Commission Seat "F." This is a serious challenge to incumbent Broadbent, in fact serious enough to be very interesting come November. Not only is Bryn Armstrong a historian in the field of politics, he is an astute gentlemen who is one of the finest citizens we know. He will be a tough guardian of our finances and perhaps influence the ending of closed door meetings.

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Hand In Hand**

**LAS VEGAS
VOICE**

NEVADA'S BLACK COMMUNITY WEEKLY
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Just the Fact

**And About The Westside
Federal Credit Union**

Persons went to the Westside Federal Credit Union just the other day to obtain a loan. After making out the application, they then waited for a hearing before the Credit Committee. Questions were asked -- question - Do you have any collateral? Answer: Yes, a \$20,000.00 time saving certificate in the form of a cashier's check from the Valley Bank. This can be held until the loan is repaid. Question - Do you belong to this credit union? Answer - Yes, I have been a member since the first of the year. Well, let's look up your records, o.k.? - Yes, yes you are a member, but you do not have the amount of money in the union you want to borrow. Customer - I also have property which can be attached and the possibility of going downtown to take out this loan, for which I know can be done within one hour; however, I want to help my people and since this credit union is here for these kinds of purposes, I thought it would be a good idea that I do business with the Westside Federal Union at this time.

After quite a lengthy discussion, it was told to the group that went to make the loan that the Westside Federal Credit Union could not loan the money.

Another story -- Customer -- I would like to borrow money to purchase a car, can I make out an application? -- Yes, are you a member? Customer -- Yes. -- How long? Answer - less than thirty (30) days. -- It is the union's policy that no loans be made without more than 30 days membership. Customer -- I have more than enough money in my account to cover this loan and you mean to tell me that I cannot even get some of my own money back?

The Westside Federal Credit Union was set up to help the blacks and minorities in this community financially. It has been in existence for about 25 years.

It has been stated that people in the community cannot get any return on their money. Interest Just the Fact (Continued to page 14.)

Business In The Black

by Charles E. Belle

One thing you can be sure of about Congress' tax reform bill, it will take care of business. The current 10 percent investment tax credit will be continued at least for a few more years and lower corporate taxes are here to stay.

Still solar energy usage will benefit both business and home owners with its tax credits for those who install a heat pump in an existing home. There are, of course, more earthy ways to ease your tax burden if you plan now.

Both the Senate and House aim to convert the current child care deduction into a 20 percent credit, broaden eligibility and simplify paper work. There are also plans to change the estate-tax exemption into a credit to give more of a benefit to small-sized and moderate-sized estates.

A deduction is used to reduce income before a tax rate is applied, while a credit is subtracted from a taxpayer's final tax bill, after application of a tax rate. In short, a credit is better. In addition to the above credits low-income home owners may have a credit for home insulation. Obviously to take advantage of this possible credit you will have to own a home or purchase one before the end of the year.

The child care credit requires a child and the estate credit an estate. Both children and an estate are pretty hard to come by within 90 days. But you still may be eligible for child care expenses deductions, if you maintain a household.

Keep all records, cancelled checks, or cash receipts of payment noting services paid for. The maximum deduction is \$400 per month. The expenses need not be for services in the taxpayer's household.

Expenses for the care of children outside the household have a maximum deduction of \$200 per month for one child, \$300 for two children or \$400 for three or more children.

CHECK THE CHILD

The qualifications to obtain the deductions soon to become credits are either one of the following: (1) a dependent under age 15 for whom an exemption may be claimed, (2) a dependent, regardless of age, who is unable to care for him- Business in the Black (Continued to page #10.)