

## \*\*V\*A FACTS

**EDITOR'S NOTE:** Following are representative questions answered daily by VA counselors. Full information is available at any VA office.

Education loans for veterans have nearly doubled in a year, Veterans Administration reported today.

VA approved 1,516 education loans during March, the largest monthly total since the program was started two years ago. During March, 1976, 870 were approved.

More than 16,500 loans worth \$10 million had been granted through 1976.

VA makes educational loans, up to a maximum of \$1,500 per academic year, to needy veterans and dependents beyond regular VA allowances to meet educational costs. Applications come from veteran students enrolled under the GI Bill and from dependents using the dependents educational program.

Loans are limited to students enrolled in a school in the United States, its territories and possessions, the Commonwealth of Puerto Rico or the Canal Zone.

Applicants must be enrolled on a half-time basis or more in courses leading to a standard college degree, or in a program of at least six months duration which leads to a professional or vocational objective.

No loans are made for correspondence, flight, high school or on-the-job training. Applicants first must apply for a guaranteed student loan administered by HEW. If they are turned down for the HEW loan, or fail to get the full amount, they can be considered by VA.

Repayment of principal and interest is deferred until nine months after the student ceases enrollment. Full payment is due within 10 years and nine months. No interest is charged until the beginning of the repayment period. At that time interest starts on the unpaid balance at the rate of 7 per cent per annum. There is no prepayment penalty.

A 3 per cent fee is deducted from the face amount of the loan to provide an insurance fund for defaults.

Complete loan information is available from veterans representatives on campus or local VA offices.

Don't let lost documents prevent you from seeking veterans' benefits, the Veterans Administration today reminded veterans and their dependents.

In the past, a VA spokesman said, "we have found that some veterans who cannot locate birth or marriage certificates don't apply for benefits because they believe these documents are essential."

VA will accept a certified statement instead of an original birth or marriage certificate when needed to establish eligibility, provided -- in the case of a marriage -- that it is the first for each partner and VA has no contradictory information on file.

In years past, VA required formal documentation to support claims for compensation and education benefits for veterans, widows and orphaned children.

Now, however, VA will accept a certified statement regarding the birth of a veteran's child or as proof of age and relationship in disability cases, the spokesman said.

VA urged veterans and their dependents with eligibility questions to contact the nearest VA regional office or a representative of one of the national veterans service organizations.

From The Desk of Katherine Joseph:

Community Planning Meeting, Monday, May 2, 7:30 p.m. Westside Library. Topic - To identify sub-division by name in target impact area, and to identify interested people to serve as Community Action Captain (CAC). When these people are identified, a two day training and information session will begin. This is phase I of this part of Community Planning.

## VOICE EDITORIALS

### The Hughes Report

By Thomas F. Hughes



In Montgomery Alabama I found no evidence of a redevelopment program sponsored by the state or city government but the redevelopment and development by blacks was exhilarating. Our friend Fannie Neal in whose home we were house guests was a prime example of redevelopment. In the mid-forties she bought a small 2 bedroom home for \$6,300 along with a group of others who purchased similar homes. Unlike most blacks in the west who buy and then relocate after 7 years Fannie and others stayed in their homes and paid for them. Then they made new loans and remodeled. She has a lovely corner lot large enough to add-on and add-on she did. Today that home is a beautiful face brick structure containing six bedrooms, large living room, full dining room and large family room, air conditioned thruout elegantly appointed and exquisitely furnished. Out in the Cloverdale District we visited and talked with a lady who had just purchased a 1200 to 1500 square feet brick residence with a 15X20 family room, dual fireplaces, a laundry room, a full dining room and 3 large bedrooms, air condition, a large lot front and rear and 2 car garage for \$27,000. Cloverdale is one of the best residential areas in downtown montgomery and just across the Street the new Black Assistant District Attorney had just moved in. All this was a part of the results of Martin Luther King Jr's drive to improve the Black conditions. We drove on out north to Chisholm which was formerly the hotbed of Ku Klux Klan and found Blacks were living throughout the area. Then into Hill crest, a new Black residential development built for Blacks where excellent brick homes were interspersed with open spaces, wide streets and everywhere neatly manicured lawns, well painted and generally well kept. We saw homes that were 2,000 to 3,000 square feet, magnificent and decidedly palatial quality. I must admit I fell in love with Montgomery and most when I found that senior citizens 65 and over do not pay any property taxes on their homes. One couple had worked in the Gary, Indiana Steel Mills and had now reached 65. He retired and was able to build an 1800 Square Foot new home on a lot he owned and pays only \$145 a month in Montgomery and this was done with private financing - not government - even though he was retired. Redlining was not apparent in any discussions I had with various groups and one of our farmer friends told me he had no problem getting crop loans when needed and blacks working everywhere in all lines of work. The progress I saw in Montgomery and other southern cities pointely illustrates how far behind our Las Vegas black area lags and only strengthens my determination to help do all I can to bring us into the modern day. This trip to the south has been a real surprise and a very educational trip.

The areas are Bonanza to Craig Rd., I-15 to Tonopah Hwy. - Rancho Rd.

If you are located in this area and wish to participate, please call this office for Katherine Joseph - Community Liaison - 642-1671.

Reminder: Upcoming Meetings

SCLC - Tuesday, May 10 - 7:30 P.M. - Library

naacp - Sunday, May 15 - 4:00 P.M. - E.O.B.

Planning Meeting - Monday, May 16 - 7:30 P.M. - Library

Please plan to attend those meetings. Thought of the week: Would you like a high school in this area.

SEE THE LIGHT

Sit up all night wondering where the sun went and sooner or latter it will dawn on you.

### Education Is Power

By Thomas E. Wilson, Ph.D.

Basically there are three great forces that shaping the future of a child. They are the home, the school and the church.

When parents, teachers and the minister are acquainted - when all three sides keep in touch with each other - the child gains. The teacher has information about the child and his classwork that will be interesting and useful. She also needs the information and counsel of the parents and of the minister for a better understanding of the child's character and potential.

What are some of the qualities that a teacher looks for in a parent or a minister with whom they have to deal? In my opinion, the most sought after qualities are fairness, firmness in dealing with children, patience, cheerfulness, and the ability to cooperate. Other desirable qualities are self-confidence, sincerity and the ability to love.

What are some of the qualities that a parent or minister may look for in a teacher with whom they will have to look to? We believe that these qualities include patience, a sense of humor, understanding and genuine love of children, fairness and kindness, and teaching skill, knowledge and training. Important also is self-discipline, youthfulness of mind and spirit, imagination, common sense and the ability to take suggestions.

Teachers, parents and ministers are looking mainly for patience, fairness, cheerfulness and kindness. It is clear that all sides desire old-fashioned friendliness.

It is extremely important that the parents meet the teachers on an informal basis. We do not need to give a formal tea in honor of the teacher. The only thing is to meet and have a friendly greeting.

It seems late in the year for all of this to happen now, however we as parents should make every effort to meet our children's teachers before the year is over.

What can we as parents and teachers expect from the church? It appears that the church could provide very important input into the moral and spiritual values that should lead to productive citizenship. Since this country was founded on the belief in a God, it would appear that a firm commitment to Him would be in order. If the church, home and the school could somehow work together, it seems that the child would benefit.

It appears that many Black parents do not care to keep in close touch with the schools. Several reasons have been offered for this attitude on the part of Black parents. They include the fear of meddling, fear of misunderstandings, unpleasant memories of their own school experiences, insecure feelings, and an unawareness. Many of our parents think that the only reason for visiting a teacher is a peaceful period. If parents and teachers are already friendly, any crisis can be handled more easily.

Teachers also may have the same reasons as mentioned above for not taking the lead in developing friendships with the parents of the children in their classrooms. Teachers may also have a fear of being misunderstood, may have had some unpleasant experiences with parents, may feel insecure, and may be unaware that the parents have problems that may interfere with their child's learning. These reasons should be explored and steps worked out to develop a better relationship between the parents, teachers and the church.

It seems that with all of the scholastic problems our children have in school, and with the powerful forces pulling on the child in his environment, the school, parents, and the church would do well to come together for the benefit of the child.