

**V*A FACTS

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

Q -- I have \$10,000 National Service Life Insurance policy. I would like to know if I can change my beneficiary designation through my last will and testament?

A -- No. Your request for a change in beneficiary should be sent to the VA insurance center where your premiums are paid.

Q -- I was receiving educational assistance under the GI Bill last semester. I terminated school attendance in the middle of the term and received two checks to which I was not entitled I have been receiving notices to repay this debt. Since I plan to resume training sometime in the future, can I defer payment until then?

A -- No. The indebtedness will have to be liquidated. Please contact the Veterans Administration Center, Federal Building, Fort Snelling, St. Paul, Minn. 55511, ATTN: Centralized Accounts Receivable Section, to arrange for repayment.

Q -- I am a widow receiving Dependency and Indemnity Compensation. If I become employed, will this employment have any effect on my DIC? Also, does my late husband's estate affect my benefits?

A -- No, income and corpus of the estate are not factors in determining a widow's qualifications for DIC.

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VOICE EDITORIALS



The Hughes

Report

COLLEGE?

Dr. Herman E. Smith, Jr. was in town last week seeking enrollees for the University of Arkansas at Pine Bluff of which he is the Chancellor. It was his first visit to Las Vegas, but it is to be hoped he will make this an annual search. Black Universities are threatened with extinction according to latest reports, but Dr. Smith is working to maintain and expand UAPB. He pointed out that his university originally was established for Blacks only in 1873 (104 years ago). It is now 15% non-black and the staff is 26% non-black. Modern trends would indicate a growing white attendance in all black schools. It will take some time but truer integration is gradually emerging. Of great concern to blacks is the quality of the institution they attend since many hiring companies do not recognize degrees not obtained in an accredited school. Dr. Smith quickly advised when asked that his school has top accreditation. Black school — White school — what difference does it make. The black must be able to compete with the white for any job today so he must have at least equal education. But too many blacks who attend white dominated schools come out with adequate education, but have no pride or respect for their own background or their people in the so-called Ghetto and little or no knowledge of black culture, old or new. Educational planning should include at least two years in a black college or University or Fraternity and to learn how blacks should and do work together (our biggest problem is disunity). I shall never forget my thrill and enthusiasm when attending football games at Wilberforce University and who can imagine the comradeship developed at Tuskegee University in Alabama. My brothers and sisters attended Morris Brown and Spelman College in Atlanta, Georgia. My father attended Gammon Theological College in Atlanta and was recognized in Scott's Negro History as one of the most distinguished and highly trained ministers in America. My father was so outspoken and fearless in attacking race discrimination that my mother insisted he move North to avoid injury or possible death, although he had amassed a real estate fortune in Atlanta (my birthplace) so we moved to Columbus, Ohio. In spite of this, the education he had received from Gammon and other all black schools made him able to once again 1/2 amass a real estate fortune in Ohio and develop the largest Black Church in Columbus.

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Education is Power

By Thomas E. Wilson, Ph. D.

This column is dedicated to those students who are graduating from high school this spring.

If you have decided, on the basis of your interests, abilities, and ambitions, that college is not for you, there are still many possibilities for continuing your education along other lines. There are many types of study that will help you in whatever vocation you decide to follow, and which do not necessitate four or more years in college.

Havhurst tells us that one of the growing trends in the educational system is the community or junior college, which has become of increasing importance in recent years. Approximately half of all community colleges are public schools supported by taxation, with low tuition rates, while the remainder are privately endowed or supported by church denomination. Often the two-year community college is valuable to students who cannot afford the expense of a college away from home for the first two years, or whose grades are not high enough to get them into the college or university of their choice. Living at home, students can effect a great saving and can take work that will be accepted by universities or colleges as equivalent to two years in the college or university, assuming that good grades are maintained. Also the student can sometimes hold part-time jobs that will make similar employment during the last two years in college much easier.

Although some students attend community colleges as preparation for going on to the university, many of these schools emphasize two-year terminal courses for a vocational or semiprofessional nature. In other words, the courses are planned with the idea in mind that the students are going to use their study immediately after graduation with no further education. To give one an idea of these courses, some of the following are offered: business, art, accounting, physical education, engineering, secretarial training, merchandising, music and dramatics, communications, and homemaking. These courses offer training for specific skills leading to employment and also some of the general cultural background that would be available in a regular college or university.

Another way of obtaining vocational education is at a trade school. These trade or vocational schools offer courses in a single subject or a group of related subjects, stressing the practical aspects of the subjects taught, so that the student can obtain employment after completing his courses. Many vocational schools are publicly funded, and are usually located in larger towns and cities, near industrial centers. Such schools are usually staffed with trained craftsmen who have had years of job experience. Careful investigation should be made before choosing a vocational school. Make sure employers in that field recognize it as a good training school.

There are also apprentice and industrial programs that provide means for becoming skilled in one particular job or job field. A large percentage of industrial requiring skilled trades have apprentice training programs where a person is hired to learn the job and is paid a minimum wage during the training period, through the cooperation of both labor and management a schedule of both on-the-job and school training is provided. Today, apprentices are in great demand in certain fields, such as the building and construction fields.

There are many ways of carrying on one's education. There are always the night school courses offered by local colleges and universities, where it is possible to take courses over a number of years, leading to a degree, or one may just register for those courses of interest, thereby gaining skill in the area of interest without having to take required courses.

Remember, your future is up to you.