

**V*A FACTS

Q -- I have National Service Life Insurance on a five-year level premium term plan, on disability waiver. Is it possible to convert this policy to a permanent plan while on waiver?

A -- All term policies may be converted to any one of the permanent plans of its type, at any time, while the policy is in force without evidence of good health. However, NSLI may not be converted to an endowment policy while the insured is totally disabled.

Q -- My annual income makes me ineligible for a VA pension, but I am in a nursing home. Am I eligible for regular aid and attendance from the VA?

A -- Since Jan. 1, 1977, an aid and attendance allowance may be paid to veterans whose entitlement to current law pension and aid and attendance would otherwise be denied because of income in excess of the statutory limitation, if the income is within \$500 of the limit and if the veteran meets all other requirements for aid and attendance.

Q -- If I purchase a home financed by a VA guaranteed loan, must I occupy this property?

A -- Yes, you must certify that you intend to occupy the property as your home.

ALL PRINTING NEEDS
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GRAPHICS

5000 W. Charleston (Graphics West Bldg) 878-9516

EOB

On September 19, the Economic Opportunity Board of Clark County reopened its Head Start Program in its five centers in Clark County. The program is currently handling 200 Head Start children four (4) hours a day, Monday through Thursday of each week for nine (9) months.

This year the Head Start Program is accepting all four (4) year olds, children will be accepted on a first-come, first-served basis. The Head Start Program offered free of charge by the Economic Opportunity Board of Clark County.

All Head Start children participate in pre-school activities, under the supervision and guidance of pre-school certified teachers and teacher aides. Each teacher and teacher aide receive weekly training courses in child management at the Clark County Community College. The Head Start Program also conducts programs for the handicapped in the four (4) year age group, they additionally provide speech therapy and other treatment for the handicapped children. All Head Start children will receive medical, dental, eye and immunization screenings throughout the Head Start Program. At the present time each child receives a snack and lunch which is furnished by the Clark County School District.

For more information concerning Head Start and its operation call Mrs. Jean Dunn, Education Services Administration at 647-2602.

VOICE EDITORIALS

Education is Power



By Thomas E. Wilson

Everyone has problems. According to Webster, a problem is: A question proposed for solution; hence a perplexing question, situation, or person. This definition explains why everybody has problems, for all of us constantly are faced with questions that must be answered or solved. What to wear, how to pass a tough examination, what career to prepare for - all these questions must be answered, all of these problems must be solved.

Problems come in all shapes and sizes. Some are more difficult to solve than others. And some are more important than others. Deciding on your future career is certainly a bigger and more complex problem than deciding whether to wear the blue or gray pants or skirt to the store.

A problem may be more difficult for one person to solve than for another. The kinds of problems one has depend partly on the kind of person one is. His personality will often determine how perplexing or important a problem is to a person.

Isn't there some way we could eliminate problems from our lives? Could we simply avoid situations and people that cause trouble? Not very well. Life itself is a series of problems that people solve with varying degrees of success. Some problems arise simply because we are living, growing individuals. As we grow up, we run into new problems that require different solutions. The experiences and feelings of a sixteen year old are quite different from those of a six year old. And so each has different problems.

There are times when school seems to present more problems than any other phase of life. This is not surprising when one considers the important part it plays, and the amount of time one spends there.

How all one feels about school depends a lot on how well one gets along with his teachers and classmates. It also depends on ones success in his studies and extra-curricular activities. Many young people have mixed feelings about school. In a nationwide survey, 79 percent of the students said frankly that they liked school. But they went on to say that they had a lot of school problems and complaints. They could think of many improvements that were needed. Only nine percent of these students came right out and said that they hated school, and only six percent said that they wished that they could quit school now.

Just what is the value of going to school? Some young people claim that they go to school only because it is required by law. But that is not a very good answer. There is not much value in going to school for that reason alone. "Preparing for the future" is a reason - and a good one - given by other students. School is even more than preparation for the future - it helps one live effectively now, too. So education has many values.

One important job that the school does is to help one become an effective citizen. By learning the history of his country, the basic principles of his government, and what it means to be a citizen in a democracy, one discovers the part he must play.

School also helps prepare one for the future. Everyone wants to be successful in his chosen job, and to increase his earning power. In the technological world in which we live, proper training has become more and more important. School can help give us this training.

In addition to teaching specific skills, school helps one learn how to learn. This is important,

because this world does not allow us to stop learning after we get out of school.

All of our lives we have to get along with others, and school life offers many opportunities to develop this important skill. We also want to become happy and effective individuals in our personal lives. School gives one a chance to make our own decisions and choices, to develop our interests, and find out more about the world so that one may live a richer, more satisfying life.

Education indeed is power!



The Hughes Report

By Thomas F. Hughes

Last Sunday Smith's Food King Supermarket in the Golden West Shopping Center closed at 6:00 P.M. I talked with Mr. Childress, Division Manager of Smith's and he stated the store had lost money for two years and possibly their store at Washington and Tonopah and their store in the Civic Center may have pulled from the Golden West Store. This would seem to indicate that Blacks did not patronize their store in Golden West Shopping Center. They had the G.W. Store for 5 years so it probably made money the first three years. What else caused that store to fail? First, probably would be the failure to bring a Thrifty Drug or Skaggs Drugs or/and other high traffic stores into the complex. Next, the shopping center has become less of a shopping center and more a community office center.

EOB used one entire building and CETA uses another building in conjunction with the Senior Citizens office, the Elks have a club there and two churches are located in the complex along with the NAACP office. Add to this the fact that the center is owned by First Western Savings and Loan as a R.E.O. (Real Estate Owned). State laws prohibit a Saving and Loan from becoming a holding company so First Western is trying to get whatever revenue they can from this unwanted elephant. What is needed is a combine to buy G-W and renovate it, add some shrubbery and develop the center as a shopping area. All this deterioration started from the riot of the 60's which ran all the businesses out of the center. Now Blacks will have to drive further to buy groceries, etc. and so the counter-productive picture of riots shows.

I have received surprising support for the Police Sub-station idea and this station would help bring the business into G.W. One hundred fifty summary questionnaires were sent out by the Westside Development Commission in the old Westside School, but only twelve people responded to the request as to where the Westside people thought the Block Grant Funds should be used. Forty eight ministers were sent questionnaires asking their participation in this effort - only one responded. Don't the ministers and concerned citizens care what happens to the money? May I say perhaps the rip-offs and false promises, failures to perform, tec. have led people to believe nothing can be done or will be done. This writer has been named spokesman to appear before the Commissioners and press for the fund appropriation to properly address our Westside problems. But I need input from the community to do so. If you received a summary questionnaire, please mail it back in. If you did not, you can still participate by calling H.P. Fitzgerald at 647-1157 or goint to the Old Westside School building and completing a questionnaire. Please do so.