

## \*\*V\*A FACTS

Q -- My monthly insurance premiums are \$32.20. I'm on Social Security disability and am finding it difficult to make the monthly payments. I don't want to lose my coverage. What can I do to reduce or waive premium payments but still retain coverage?

A - If your disability is total and it happened before your 65th birthday and has continued for six or more consecutive months, you may be eligible for a waiver of premiums for as long as you remain totally disabled.

Q -- I am voluntarily participating in the new Veterans' Educational Assistance Program (VEAP) and am experiencing severe financial hardship. May I temporarily suspend contributions to VEAP without losing entitlement?

A -- Yes. A service person who is experiencing financial hardship may temporarily suspend contributions without losing entitlements.

Q -- How much additional pension benefits can an eligible widow receive who is entitled to aid and attendance?

A -- The widow's pension can be increased an additional \$79 per month for aid and attendance.

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## CCCC Creative Writing

Do you have the urge to write a short story or novel, but you just don't know where to begin?

Before you start writing your masterpiece, enroll in a course on the fundamentals of creative writing offered by the Clark County Community College (CCCC) during the spring alternate semester.

The course, taught by Elizabeth Hennessey, will meet on Tuesdays and Thursday from 6-8 p.m. from March 4 to May 13.

According to Hennessey, the class is geared for those people who want to write, but who don't know where to begin. She will be showing students how to make a deskbook (a notebook writers use when organizing information for novels), how to handle dialogue and how to create scenes.

Contact the CCCC Community Service Division if you would like additional information on this class or registration.

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## VOICE EDITORIALS

### Education is Power



By Thomas E. Wilson

According to an article published by the Educational Policies Commission of the National Education Association, a striking characteristic of the human condition is the discrepancy between aspiration and opportunity. The reach forever exceeds the grasp. As it is for the individual, so it is for the society as a whole. There is always a gap between the ideals that are espoused and life as it is lived. Societies, like individuals, seem destined ever to reach for fruits just beyond their grasp.

For some Americans, barriers to personal advancement have never fallen. According to some recent statistics, the children of many minority Americans have not had the same chances for personal progress as have most other American children.

Black Americans have, by and large, been denied access to the great American dream, and since education has failed to instill within society the idea that "all men are created equal" in the sight of God, it appears that the reach for the Great American dream is far beyond our grasp. It also seems that improved educational status among our young people is one of the most difficult things to attain.

Young Black Americans must reach as far into the educational atmosphere as is humanly possible and grasp every bit of knowledge possible. They must be undaunted by the ever-increasing threats of adverse activity presently appearing in newspapers across the country. We refer particularly to the Klan activity in our schools. Under no circumstances must we withdraw our efforts to receive the best education possible under the present conditions. Let us not lose sight on the goal of becoming educated in order that we may make demands for better jobs and better wages.

One of the most serious obstacles to successful education for black children is the lack of communication between school and community. Today, in most of our society, the schools are not schools of the Black community, but schools in the Black community. A new mutual confidence and mutual understanding between school personnel and parents is desperately needed. Some parents of all backgrounds are indifferent to the education of their children. But it is a serious mistake to act on the assumption that parents lack interest in their children's education. Such action may be a factor in producing the appearance of indifference and will merely consolidate any indifference that may actually exist. It is much wiser, in the case of Blacks, to assume that what appears as indifference is actually confusion or fear and to seek to remedy the causes.

Since the school is the agency which meets far more children and parents than any other, it should take the initiative in promoting interagency contact and coordination. The school has a special responsibility and a special opportunity to discharge its responsibility for community improvement.

Again, let us reiterate, that young Black Americans must reach for the stars even if they cannot grasp the top of the post. Reach into the atmosphere through education, through making a studied attempt to improve themselves. Then the schools must do all they can to improve their methodology in teaching young Black Americans. Finally, parents must cooperate with the school and vice-versa, in an effort to produce successful, well trained, and well mannered young Black Americans.

### The Hughes Report



By Thomas J. Hughes

Income Tax forms this year have been changed to a great degree. Zero bracket among is a new term involved which is quite confusing. Little known is the earned income credit which provides refunds up to \$400 even if the taxpayer paid in no withholding under certain circumstances. The taxpayer must have maintained a household in which lived a child under 19 or a qualifying dependent and the taxpayer's income was less than \$8,000.00. Many maids and porters even with spouses fall into that category but are losing this reverse income tax credit which could give them up to \$400.

The manner of computing the tax has been changed to include the dependents and the special credit. Many tax preparers are not familiar with this and credit for child care, etc. which could also add to the refund or payment.

There is no limitation the medical bills now and neither is there a limitation on the contributions. Some churches do not have adequate records but ask anyway. Don't forget things you might have contributed to Salvation Army, Goodwill, etc. as these can substantially reduce your taxes and/or increase your refund.

Don't forget to include the sales tax you paid on a new purchase of a used or new transportation item (car, trailer, motorcycle, etc.) and don't forget the utility tax. If you had a loss (burglary, storm, fire, etc.) you may be able to take another sizeable deduction.

If the tax preparation is too much for you, seek out a qualified preparer. Usually you will get more than enough extra refund to pay his fee. Sit down and spend a couple hours going over your last year's records and pull out all contracts of sale, interest information, etc. before doing your taxes. It could save you up to \$200 an hour to properly prepare yourself.

Most places where you have accounts will either send you a prepared statement showing interest paid for the year or will put that information on your first statement this year (or the last statement of 1977) so keep it as it is invaluable should you be audited. It has been said that the IRS only audits 2 to 3 percent of the returns but yours might be one of them. This does not necessarily mean they suspect you as their selection method is secret but if you have the proof you can defend yourself. If they insist after audit that you owe money you can carry it to a higher I.R.S. Authority and then on to a tax appeal, etc. if you think you are being charged illegally.

And one more thing - Don't wait till the last minute to do your return or have it done. This is likely to cause you to lose because of haste. If you work in a hotel and you are charged for meals, this amount, which is usually shown on your W-2, is deductible from total income before figuring tax, even if you file a short form.

Alimony payments (if court-ordered) are usually deductible in the same manner but not child-support payments. Child support payments are not deductible but under certain circumstances you may be able to claim the child as a dependent even though you do not have custody of the child. You can of course go the I.R.S. to figure the tax, but since I.R.S. has admitted their people made more mistakes than other preparers, this is not advisable.