

**V*A FACTS

Q -- I would like information on the Small Business Loan Program run by the VA. How do I obtain one of these loans?

A -- The Veterans Administration no longer has a Small Business Loan Program. You may wish to seek information from the Small Business Administration.

Q -- I have a U.S. government "K" term life insurance policy. I have been advised to an "Endowment at age 96" policy because it is less costly. I have been told this type of policy would not have the regular permanent and total disability benefit. Is this true?

A -- To keep the cost of the "Endowment at age 96" policy at a low level, the regular permanent and total disability benefit was eliminated. Instead, the "Endowment at age 96" policy will be issued with no disability benefit or, at election of the insured and by payment of an extra premium, a less costly type of total permanent disability provision which allows premium waiver only may be obtained.

Q -- I am a veteran drawing VA pension. I have no dependents. I will be entering a VA hospital soon for a 90-day period. Will I continue to receive my full pension during my period of hospitalization?

A -- The pension of a hospitalized veteran without a spouse or child is reduced to an amount not in excess of \$50 a month after two full calendar months of hospital care.

SNEDC

SOUTHERN NEVADA ECONOMIC DEVELOPMENT COUNCIL (SNEDC) has relocated its offices to Suite A, 900 West Bonanza, Las Vegas. 89106 (642-1671). The agency is a Federal Government Contractor and Equal Opportunity Employer supported by grants administered by the Four Corners Commission.

The agency was established to improve and upgrade the quality of life in the Westside Community and its environs by creating jobs through economic revitalization and development.

Otis Harris, President of the Council, said the move was necessitated to accommodate additional personnel and equipment now that the agency, which originally began with a staff of three, is in full swing in bringing its goals and timetables to the point where the community can see the results with their own eyes and feel the monetary rewards in their pockets.

The community-at-large is welcome to visit the offices Monday through Friday, between the hours of 9:00 A.M. to 5:00 P.M., to obtain any information, and to offer any ideas and suggestions they may have, in regard to the program.

Telephone 642-3456

Pat's Beauty Salon

Open Mon, Wed, Thurs, & Fri. From 9 Sat. 8:30 4:00 Closed Sun & Tues

it is located at 3256-A Civic Center Drive in the Cheyenne Square Shopping Center.

VOICE EDITORIALS



Education Is Power

By Thomas E. Wilson

Last week we began a discussion of the many facets of reading. We related that many of us have problems with our reading because we do not read effectively. This week and for several more weeks we will continue our discussion by including some definite techniques that we may use to increase our reading effectiveness.

Too many students and adults have only one reading manner. This approach is usually a slow, cautious perusal, but sometimes it is a fast, superficial manner of reading. These readers fail to realize that reading materials vary in importance, complexity, and the amount of attention they merit.

We will describe a reading approach which will enable one to improve his reading skill with almost all types of material. This reading approach may be called *overviewing*. It involves the techniques of gathering information through surveying the material before reading, and of selectively reading portions relevant to our needs.

Overviewing techniques will enable one to secure an adequate understanding of entire reading selections in relatively brief periods of time. Overviewing will also enable one to determine whether further reading is indicated; to select, if further reading is necessary, the appropriate reading techniques and skills; to effectively organize for future recall the important ideas in lengthy selections without the spending of excessive time and effort.

Overviewing consists mainly of reading the title, reading the subheadings, reading the first sentence of each paragraph, and reading the summary paragraph if the article has one.

Overviewing is usually a useful reading technique because the organizational structure of most nonfiction is similar. Generally, paragraphs contain a statement of their main ideas in the first sentence. Sometimes, especially in lengthy paragraphs, a summary or concluding sentence sums up the thought. Naturally, not every paragraph will fit neatly into this organizational pattern, but this pattern is found more often than any other.

One must be very careful not to try to overview hurriedly. The main purpose is to achieve rapid but thoughtful coverage of the important ideas and facts in the reading material. Rapid coverage is attained by an organized overviewing technique in which only the most important portions are chosen for attention.

When overviewing, one must remember not to read completely, not to become immersed in details. However, we must remember to keep our attention focused on our objective: to get the general thought and the trend of ideas.

How will we know if we have overviewed correctly? In order to ascertain this, make up a list of questions you may have about any article and then set them aside until after the overview. If we have done our job, we will not have a difficult time answering the questions we have asked ourselves.

Again, let us list the elements of a good overview. First, we should examine the title and subheadings; secondly, we should look at the tables and figures - read their captions; thirdly, we should read the first sentence of each paragraph and the last sentence of paragraphs over one-third page in length; fourth, we should read the summary paragraph if one is given.

The Hughes Report

By Thomas F. Hughes



On April 4th at the Dr. Martin Luther King Memorial at Trierstone Baptist Church, a new Ministers Alliance was organized. Rev. I. W. Wilson became President; Albert Dunn, 1st Vice President; Rev. Theodore Cuveston, 2nd Vice President; Rev. Eddie Ball, Secretary; Mrs. Martha Burton, Treasurer. Their first meeting was scheduled for Saturday, April 8th at True Love Baptist Church. The 2nd meeting will be Saturday, April 15th at 9:00 AM at Trierstone Baptist Church, 621 Carey, Rev. C. C. Smith, Pastor.

On November 1st last year a New Las Vegas Chapter of PUSH was organized. Rev. I. W. Wilson became President; Rev. A. J. Thompson became Vice President; Betty Snowden is Acting Secretary; Rev. Ball acting Treasurer; and Rev. T. Cuveston, Co-ordinator. Miss Bernia Johnson is Chairlady of the Education Committee; Mrs. Dorothy Wells, Chairlady of Membership Committee; Mr. Burney Booker, Acting Chairman of the Program Committee; Mr. Don Juan of KVOV, Reggie of "Reggie's Bag", and Mr. Takoff of KVOV, are the Public Relation Group for PUSH. As a dividend, Fashion West is offering a discount to all PUSH membership card holders of 5% and contributing that 5% to PUSH. Fashion West is located at 3220 Bonanza (Corner of Bonanza and Eastern). There will be weekly meetings of the "PUSH Excel" Program each Saturday morning at 10:00 A.M. at Trierstone Baptist Church at which teachers and parents combine to discuss attitudes, environments, etc. as they affect the home and class rooms. It is hoped to broaden the channels between parents teachers and students. All are welcome. Much could be done if the community would engage in this effort. Jobs are heading toward West Las Vegas and North Las Vegas, but it will be of no avail to those who can not read or write or make out an application. Tuesday, April 4th, many of the city workers of Memphis marched the route and retraced their steps to commemorate the 10th Anniversary of the death of Martin Luther King, Jr., who was assassinated outside his room at a downtown motel lobby. The American Federation of State, County and Municipal Employees Local 1733, sponsored the march. Dr. King had come to march in their behalf.

Senator Edward Brooke, Republican of Massachusetts recently stated that the Republicans might have won the last election had they had a Black on the 1976 ticket as Vice President. That could very well be true.

Much is being said these days about Jimmy Carter and his rapport with Blacks. Rev. Jesse Jackson has said "Carter has not dealt with our problems" and added the Democrats seem to think Blacks are their personal property. This is true to a great extent and the Republicans are harping on this point, but Carter has done much that does not yet show. Unemployment is down and when it goes down, it helps Blacks even though they are the last to be hired. However, Vernon Jordan, National Urban League President, said "There is disappointment and some disillusionment. However, it is curable. We must realize no president is going to do what we want, but it is better for us to take the lesser of two bads and pick the one that is best for us."

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