

**V*A FACTS

Q -- I still have my mother listed as beneficiary on my World War II NSLI policy. In my will I have designated my wife as principal beneficiary and our children as contingent beneficiaries. Is this enough to allow my heirs to receive the insurance proceeds?

A -- Wills cannot change beneficiaries named on VA life insurance policies. To change beneficiary designations, fill out VA Form 29-336 and return it to the VA insurance center where your records are located. The form is available at any VA office. If the office is not convenient to you, write to the office where your insurance records are located, clearly stating your beneficiary designation and specifying the optional settlement of your choice.

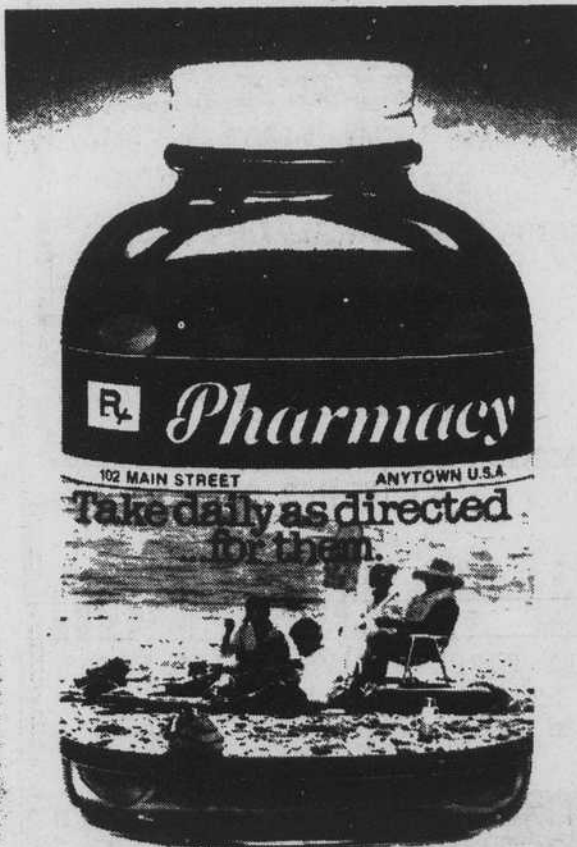
Q -- What is considered wartime service during World War II for pension benefits?

A -- December 7, 1941, through December 31, 1946.

Q -- What is the current rate of interest on the VA guaranteed loan?

A -- The current interest rate is eight-and three-quarters per cent.

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VOICE EDITORIALS



Education Is Power

By
Thomas E. Wilson

Very closely related to good mental and emotional health is good physical health. It is a well known fact that a person cannot be properly educated unless he is in good physical health.

One of the first requisites for good physical health is three well-balanced meals per day. These meals should include food(s) from each of the four main food groups: milk and milk products: meats, poultry and/or fish; vegetables and fruits; and breads and cereals.

Sugars and starches should be limited. Too much refined sugar has been proven to be a contributor to hyperactivity (too much activity) in children. Candy and other sweets should be limited or eliminated from the diet entirely if there is any inkling of hyperactivity. White bread should be limited or avoided entirely. Nibbling between meals can also cause problems of hypertension, obesity, etc.

Vegetables should be eaten regularly, along with reasonable portions of meats, etc. at each meal. If needed a series of vitamins (under the direction of your medical doctor of course) should be taken.

At least a semi-annual medical check-up is an absolute to the maintenance of good physical health.

Another requisite of good physical health is exercise. Again, we should consult our doctor before engaging in any strenuous exercise. This consultation is necessary in order to make sure there are no organic disorders present which need to be corrected before engaging in exercise activity that may cause problems.

Walking has been proven to be an excellent exercise for anyone, but especially for the older person who may or may not be able to profit from jogging, tennis, golfing, etc. It has been determined that plain old-fashioned walking, on a regular basis, can do more to help one attain good health and physical fitness with less risk than any other known form of exercise. By regular walking one can help develop his peripheral circulation, thereby reducing the possibility, or at least minimizing the effects, of a heart attack. This could provide the difference between life and death! By following a step-by-step walking program one can greatly increase his chances of longevity, improve his health, and even enhance his appearance. Physically fit people simply look and feel better than those who are flabby, overweight and listless. Walking needs no equipment, no special attire, no particular location. It is man's oldest form of exercise and still the best.

Mental and emotional problems are caused, in many cases by worry, tension, overwork, life's problems (especially financial problems) etc. If one is not careful these types of problems can cause frustrations that can lead to mental and emotional instability even within children, and therefore lead to problems of learning and behavior.

Children in school should be freed as much as possible from problems that may cause mental and emotional frustrations. They need to have a sense of security and belonging if they are to do their best work in school.

Educating children is a very complicated process. At best, our efforts sometime seem futile. However, we can maximize the chances of our children being able to receive the kind of education they deserve by seeing to it that they are mentally, emotionally and physically healthy.

The Hughes Report

By
Thomas F. Hughes



Leaving Tahoe on our recent trip because of the high altitude problem, we decided to spend a night in Reno, but after going to a number of hotels & motels we found "no vacancy" signs everywhere. It was the first open weekend of the new MGM Grand Reno Hotel so we went to see it and say hello to my long time great friend Charlie Pinto. Charlie was the assistant executive housekeeper at MGM - Vegas and my former boss. During my stay there, the open arm reception I got shocked me. While the others went to play, Charlie and I visited and during our visit I mentioned our inability to get a room. He immediately took me in to see Madison "Spike" Cook - General Manager of the hotel who showed me MGM had two meanings, one of which is "most gracious man." He not only gave us two beautiful rooms, but also made us guests of the hotel. No charge (complimentary).

Jack Preper, president of the MGM Reno and Roger Wagner, Executive Vice President, deserve the plaudits of all for their choice of top personnel, for the hotel was really together. Pleasant attitudes were everywhere - no sour puss people like the ones in Las Vegas. Everyone was nice. One such person was a young black bell captain, Edwin Grant, who formerly worked at Colony Square Hotel in Atlanta, Georgia. Our first bellman told us he had been a dealer in Las Vegas, but had come to MGM Reno to become a bellman. When we left the next morning our bellman was a young man who had been a successful auto salesman but changed to become a bellman at MGM. But the Great Kudos should go to Charlie Pinto and his gang, for putting the house keeping dept. in first class shape for the grand opening.

The hotel boasts the world's largest casino (2 football fields long) which has 2,000 slot machines. The Reno facility is very similar to the Vegas facility except the wings are shorter. And what a pleasure to visit with Barbara Willie, Assistant Executive Housekeeper, with whom I worked in Vegas. She is doing a magnificent job.

In Berkeley we visited Mr. Nelson's cousin L. H. Haggan, a dealer for old 97 products, a gentleman of near 90 years. It was great to see the adrenalin flow as he did his sales pitch. Here is a man who never worked for anybody, but did door to door sales and made his living. I love a hustler like him.

In Oakland we visited Clara Collins, a sister-in-law of Mrs. Nelson, who made the most exquisite flowers you ever saw - Her products are all sold in Oakland's best stores. Although her back has been broken twice, she has raised 3 boys and a girl and put them through school alone - she is a widow. We also visited Joan and Alico Manning, who had a lovely home, but are building a new home for retirement in Alabama, which seems to be a growing trend among blacks. Terms you can't refuse and the no real estate taxes for those over 65 is bringing them back to Alabama.

In San Francisco our host was Bernadine and Willie Phinazee, who took us for an extended tour of San Francisco sites. Later we went to Fisherman's Wharf and dined at Joe D. Maggio's Restaurant, but the food was disappointing.

On to Los Angeles and Pomona, where we found the Urban League coming to Pomona where they already have a plan going training youngsters. For five weeks they are paid 2.65 an hour, then 5 weeks at 2.85, followed

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