

**V*A FACTS

Q--I was released from active duty April 30, 1978, with my Servicemen's Group Life Insurance in force. But I did not apply for VGLI within 120 days following separation. Can I apply within one year following the 120-day period, or must I apply for VGLI only within one year following my separation?

A--Application may be made up to one year following the 120 days after separation, but medical questions must be answered. The application for this purpose may be obtained from the Office of Servicemen's Group Life Insurance, 212 Washington St., Newark, NJ 07102, or from any VA office.

Q--Is there any time limit on when a veteran's widow must apply for burial allowance?

A--Application for burial allowance must be made within two years after the veteran's burial or cremation.

Q--Did the Veterans Housing Benefits Act of 1978 increase the amount of loan guaranty?

A--The maximum home loan guaranty was increased from \$17,500 to \$25,000. The law provides for a guaranty not to exceed 60% of the amount of the loan, or \$25,000, whichever is less. The effective date of this provision was Oct. 1, 1978

Volunteers at Veterans Administration medical centers logged nearly 11 million hours of service. Volunteers are on duty in VA health care facilities and in community care activities.

As part of its work therapy program, the Veterans Administration has 66 printing plants in its medical centers. Last year this therapeutic training helped 33 former patients find jobs in private offset printing shops.

Presidential certificates honoring some 3.1 million deceased armed forces veterans have been issued to the next of kin since the program began in 1962. The certificates bear the President's signature and a message commemorating the veteran's military service.

Federal expenditures for Vietnam era veterans have totaled more than \$40 billion. This includes more than \$25 billion for GI Bill education and training assistance and some \$3 billion for VA hospital and medical care.

Toll-free telephone service is available to Veterans Administration regional offices in all fifty states. Some 3.9 million toll-free calls were received last year.

Braniff International

DALLAS-FORT WORTH AIRPORT, Dec. 12--Braniff International has increased the number of flights it operates between the United States and Peru from 15 to 19 a week and linked that South American country directly with Mexico and key cities in the Midwest and Southwest of the United States.

The airline said the increase in service was made possible by the recent bilateral air agreement between the two countries which became effective this month.

Two of these new roundtrip flights each week will provide service between Lima and Mexico City, Dallas-Fort Worth, Kansas City and Minneapolis-St. Paul. Another will operate between Lima and Miami and New York and the fourth new Braniff roundtrip flight will operate between Lima and Panama City and Miami.

Braniff Senior Vice President Charles S. South said the increase in service between the United States and Peru will help to meet the growing volume of traffic on these routes and added that the new schedules will enable travelers to include both Mexico and Peru on the same business or pleasure trip without changing airlines.

VOICE EDITORIALS

The Hughes Report

By Thomas F. Hughes



Your 1978-Good-Bad or Indifferent?

Now that the holidays are over it is time to stop and analyze 1978. Was it a good year for you? What constitutes a good year for you? Good health, continuous employment, job improvements, paid up bills, births, deaths, weddings, things or property newly acquired, overcome a sickness, clear up a suit or bad problem? These and many other things not mentioned create a good or bad year. But many people think of a year from an economic standpoint and I have no problem with that. In these days of high inflation and limited wages it is important to examine one's financial position.

Most of us are familiar with income and outgo (not expenses but outgo). Necessary expenses must be met but much of the other outgo is unnecessary. If you want them and can afford them, buy them. If your income is too low then a better paying job, a second job or a reduction of outgo should be made. Have you really tried for a better job? Have you searched out and found training for a new job or upgrade of your present job? A second job should be taken only as a temporary measure to get into position to make ends meet with one job. Evenings could then be spent in adult education working toward an upgrade or better job.

So much for employment. It is recommended that you would make an annual report for your self and or family just as big business does. Take a sheet of paper and on the left side at the top write liabilities. On the right side write at the top assets. Now list all your bills owed and balances due at year end on left side. Next write all your assets on the right side.

What are assets? Money in the bank, both savings and checking, bonds on hand or in safety deposit boxes, all property, real or personal. Real property is real estate holdings-houses, buildings, apartments, lots. Personal property includes all other personal things such as rings, furniture, other jewelry, appliances, automobiles, boats, trailers, clothing, in short anything that has a market value -something you could sell for cash or trade for other items. Use market value. Market value is what it will sell for this day.

Add up all assets and then add up all liabilities. Subtract the smaller from the larger amount. The balance will either be your net assets and worth or you net liabilities. Net liabilities should not exceed six month's wages. If ever that you are in financial trouble, it is a good time to check up, evaluate and adjust so as to bring your total debt down. Even if you are not in trouble you should strive to save 6 months earnings and use it as a reserve fund-separate savings account.

I am often asked what after you have planned and secured your financial position how do you invest? For most of us there are two worthwhile and safe investments. One is a long-term while and safe investments. One is a long-term savings certificate issued by a savings and loan. At the present rates \$1,000.00 will double itself and become \$2,000.00 in less than 9 years if left undisturbed.

Doubling your money in 9 years equals 11% plus and that is hard to beat. The other method is to buy houses or apartments for rental purposes. This method provides growth of your money by appreciation as well as income tax reductions and can secure your retirement by providing rental income when needed. It is wasted breath to say you can not afford either if you are solvent. If you are a spend-thrift and must keep up with the Jones you probably won't heed this advice but one day you will wish for this financial security. Flashy clothes, furniture, jewelry and cars are poor investments, fool very few and generally keep you broke and or

CONTINUED ON PAGE 7



Education Is Power

By Thomas E. Wilson

MATURATION

The word "Maturity" refers to a child's total state of readiness for an activity. Thus a child who is born before he is ready to cope with the external environment is spoken of as "pre-mature."

Under a similar usage, persons speak of an individual as being too immature to leave his home for nursery school. Maturity is also used to apply to the period when structures and functions have attained their adult status. The term has in it a comparative idea as when one says, "The child is immature for his age", since he seems to be unready to meet the expectancies of an age period.

It is possible to speak with great certainty about some of the sequences that occur in growth. Unless measures are taken to alter the sequence, a child sits before he stands, stands before he walks, walks before he runs. He talks before he reads and reads before he spells. His ability to read develops earlier than his ability to write.

A pattern of growth refers to the relationship of various measured characteristics within an individual at a given point in time, or to a succession of changes with time. Thus a child of ten who has a high mental age, a high reading age, and a somewhat lower height age, weight age, carpal age, and dental age differs in pattern from one who has high physical ages and relatively low mental and achievement ages. One might also speak of a given child's pattern of growth in reading as showing a period of plateau from ages six to nine, with a rapid increase or spurt in the period from ages nine to twelve.

Current writers on child development are much more likely to discuss the role of maturation in child development than the specific effects on the child of teaching and learning. In a strict sense, learning may be thought of as a modification of the pattern of the organism in response to specific experience present in the external environment while maturation might be defined as the development of the organism in response to internal experiences impelling it toward growth.

Any student of child development must concern himself with the methods used to describe the individual differences that exist among children and the changes that occur with age or with special stimulating conditions.

What does all of this mean to the Black parent or teacher of Black children? It simply means that children do not all mature at the same rate, therefore they do not learn at the same rate. Children should not be expected to perform the same even if they are the same age and possess essentially the same intelligence. Due to different maturational rates among children, their performances may be quite varied, and if the teacher or parent is not aware of this, frustration may result. Just as children do not mature at the same rate, we find that all adults, even though they are the same age, are not at the same level of maturity. If we as teachers are not aware of this, we may tend to expect more of both children and parents than they are capable of producing.

The total realm of education is an intriguing one. We are not sure how people learn, but we do know that motivation and maturation play a large part in when people learn.

BREAK THE HATE HABIT
UNDERSTAND
THY NEIGHBOR
BLACK, WHITE or BROWN