

**V*A FACTS

Q -- I have a WWI United States Government Life Insurance "K" term policy. I have been advised to convert it to "Endowment at Age 96" to save money. Why?

A -- Term policy premiums provide the lowest cost at the younger ages. Later in life they become too expensive. The "Endowment at Age 96" provides the least expensive permanent plan for older "K" term policy holders. A veteran may exchange the term policy for the "Endowment at Age 96" on or after the 65th birthday.

Q -- How often will I receive my VA GI education benefits if I enroll in a correspondence course?

A -- Payments to eligible students in approved correspondence courses are made quarterly. The amount paid depends on the number of lessons completed and certified by the school to the VA.

Q -- Can a veteran use the Veterans Administration home loan guaranty to buy rental property?

A -- A veteran may purchase up to a four-family dwelling. He must, however, certify that he intends to live in one of the four units.

BUSINESS IN THE BLACK CONTINUED FROM PAGE 2 COLUMN 3

paying opportunities in the U.S. society for Black American youth it is readily accepted as a chosen profession. Particularly in these times of high young unemployment.

When one out of every two Black Americans between the age of 17-24 years old is out of work, then making money in the military is better than no job and no money. While the average white teen-ager is taking his time, trying to decide on doing his patriotic duty or taking a job for a little bit the brother must make a decision soon after high school.

He just doesn't have the option of to work or play. This places the professional Army career at the top of the list for the Black American youth willing and able to perform honest labor in our society. Since so many of these young Black Americans have joined and re-enlisted in the U.S. Army, it's apparently causing a problem for those in power.

Putting the selective service system back in play, will provide a mailing and solicitation tool for making young white Americans want to join the professional Army while ignoring America's other inhibited groups.

VOICE EDITORIALS

The Hughes Report

By Thomas F. Hughes



NEW INSURANCE AGENCY-CAREER PROSPECTS ONE MORE RIVER

The Westside is on the move. Slowly but surely. The newest addition to the Business Community is the Nelson Insurance Agency at 1020 W. Owens Ave. in the Golden West Shopping Center. The Owner, Robert Nelson, has been an insurance agent since 1962-17 years. Mr. Nelson comes from Pomona, California and has resided in Las Vegas for 2½ years. He was a top agent in California for farmers Insurance and Civil Service as well as United Life Insurance Company. The Nelson Agency writes all kinds of insurance, auto, life, fire and casualty. Whatever your insurance needs you should check with Mr. Nelson first. At renewal time check rates. If you need any other type of insurance, check with Nelson. Nelson's Insurance is the only full line agency on the Westside and Mr. Nelson resides on the Westside and has your interest at heart. Now the Westside has it's own insurance agency. Stop in for a free gift. No Purchase Necessary.

Black Enterprise had a most interesting article on Black Career prospects in it's February issue.

In its eighth annual special careers edition, Black Enterprise examines professional vistas for Blacks in the arts and communications.

In "For Blacks on Daily Newspaper: The Same Old Story," Black Enterprise reveals that the nation's white - owned print media is still one of the most segregated institutions in the U.S. today. Of the 40,000 journalists now working for white daily newspapers, fewer than 1,000 are black. this paucity of blacks in the newsrooms of the nation's newspapers leads to questions about the news gathering effectiveness of the general press.

Also featured in this special issue are four unusual careers in the arts. As our society becomes increasingly technological, many people have stated that the arts are a lost anachronism. Black Enterprises examines unusual art careers of four people who attest that man can pursue a career in the muses, and still earn a living.

Fired! Is she serious? What am I going to do? My mortgage! The house! What about the children? What will my wife say? "What To Do If You're Fired," presents steps to take if terminated from a job, and recommends five approaches to averting personal and financial crises.

Also in this issue--Black Enterprise's Annual listing of Careers in Communication, E. Bond Tax Shelters: The Headhunt Is On--In the Fray for the Better Job, and Liberal Arts Graduates Lose Out to Technology.

One of Roy Wilkin's latest columns was "One More River To Cross." It is of utmost concern to blacks. It follows:

To borrow a phrase, blacks have "One More River To Cross" because the U.S. Supreme Court will, decide, this term, the Weber vs. Kaiser case.

Weber is the employment side of the "reverse discrimination" coin last tossed to the court by Allan Bakke, the white who sued and gained admission to the Davis Medical School. That school, the court agreed, discriminated against Bakke by reserving 16 seats for racial minorities.

Brian Weber is a white, 31-year old lab analyst who sued the Kaiser Aluminum & Chemical Co. in Gramercy, La., for instituting a special training program for skilled craft jobs which is based in part on a fixed racial classification. The Kaiser affirmative action program was a volunteer commitment to increase the representation of non-whites in skilled jobs. It set a goal of selecting minorities to fill half the trainees' positions, until such time that the number of racial minorities in the craft jobs equalled their percentage

in the local workforce.

Weber did not challenge the whites selected for the program but claimed instead that he had more seniority than some of the non-whites selected. Therefore, since blacks with less seniority were chosen ahead of him to meet the prescribed ratio, Weber felt discriminated against. He sued in federal court and won, and was sustained by the U.S. Court of Appeals in New Orleans.

The Weber case is the first to reach the U.S. Supreme Court in which a white male challenges an affirmative action program designed to improve employment opportunities for minorities. It can decide the fate of voluntary affirmative action in employment. Weber says that voluntary affirmative action plans may not use rigid racial quotas or ratios to the disadvantage of any equally qualified or better qualified (by virtue of seniority) white male. There is where the issue is joined and to be decided by the court.

The U.S. Equal Employment Opportunity Commission, which enforces Title 7 of the 1964 Civil Rights Act, has issued guidelines to employers to aid in the resolution of "reverse discrimination" suits. EEOC Chairwoman Eleanor H. Norton explained that the commission "feels it has a responsibility to act to clarify" the issues of affirmative action as a voluntary tool to improve equal opportunity for minorities. The guidelines distinguish the Bakke Title 6 suit from employers' responsibilities under Title 7 of the Civil Rights law.

Mrs. Norton is concerned that "reverse discrimination" suits (many involving considerable monetary liability) might deter "employers now engaged in affirmative action." She described the employers' plight as an "untenable position." The employer is, she said, "in a position where he is at risk if he tries to bring himself into compliance and at risk if he does not."

The EEOC guidelines will NOT, however, shield employers from Title 7 suits brought to show that they have not, in fact, remedied discriminatory practices. The guidelines are designed solely to provide a "framework" to guide employers in implementing voluntary affirmative action. In other words, the guidelines should help them resist complaints from white males.

Specifically, the guidelines support the employers "self-analysis" of its work-force and taking of "reasonable" actions to correct racial imbalance. EEOC favors "race, color, sex and national origin conscious" programs and approves "goals and timetables" to achieve a mix. EEOC's emphasis is on reasonable affirmative action plans to correct underrepresentation of minorities. It will, in turn, issue a finding of "no cause" to complaints it receives from white males if employers institute such plans in good faith.

However, EEOC is not the Supreme Court. The court-and not EEOC-will be the final judge of what the law permits, prohibits and requires. And that is why in the case of Weber vs. Kaiser minorities and EEOC are quivering.

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