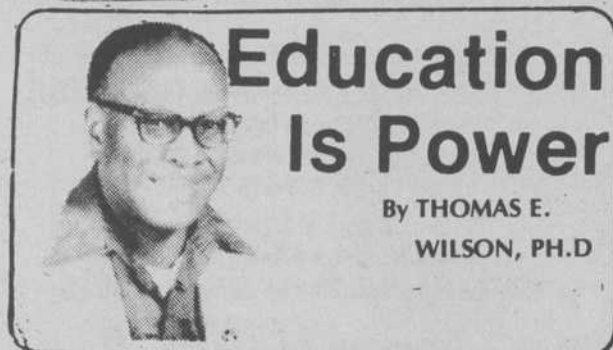


Education



Education Is Power

By THOMAS E. WILSON, PH.D

Most of us, at one time or another, have been concerned about grades in school and what importance should be attached to them. We often hear that the marks on our report cards can either make or break us, depending upon which side of the spectrum our grades appear.

As a young person, this writer was very conscientious about grades. I felt that grades were true indicators of effort expended, and that with a vast amount of effort, my grades would be high. I still believe this, and would like to promote to each student, especially minority students, that he take a good look at the grades received during the last nine weeks.

Grades are compiled by computers and any man-made object is subject to change. If you feel that your grades do not adequately reflect the total amount of energy expended, we would suggest that you visit each teacher and find out what went wrong. If, after a consultation with your teacher, you still feel that your grade is not what it should be, take it up with your counselor and so on up the line until you are completely satisfied that the grade was justified or that it was changed due to presentation of new evidence.

Let us suppose that our grades were not what we or our parents would like for them to have been, but the problem was not with the computer, the teacher, or anyone or anything else, but was caused by our own neglect and by the fact that we had not put everything into it that we should have. Let us suppose that

we are persons of average intelligence with a reasonable amount of willpower. Then the problem must be analyzed before it can be properly attacked. This analysis may product some or all of the following: 1) We have not studied as we should have; 2) We do not have powers of concentration when we study; 3) We do not have sufficient quietness, room, resources, or motivation to get out of the material what we should get; 4) We are disturbed by those things around us and we must retreat to a less disturbing place; 5) We do not understand the assignment; or 6) We do not know how to take tests. Any or all of the above may prevent us from making good grades.

After a proper analysis, we may then begin to understand our problems and then start working toward possible solutions.

Another disturbing element of our present grading system is what is known as "grade explosions." Many teachers and professors will give good grades so that they will not have to go through the trauma of defending a given grade. Remember, "It is not what grade you received but how well you can use the information received" that will be better in the end. Of course all of us would like good grades, but sometimes it doesn't matter too much. So be sure that the grade you received in a given class matches the information received from that class. Don't be afraid to face your teacher and explain that you received what you did or did not deserve in the class.

People who participate in sports are usually strong and brave physically. The participant in sports must ask himself what he would do if his dream of becoming a professional did not materialize. Minorities who participate in sports must be made aware of the fact that if they are not able to make it in professional sports they will need to have something else to fall back on. A strong academic background with good earned grades may be the answer.

In retrospect, let us as minorities, remember that anything worth receiving is worth working for, and not be lulled into intellectual apathy by the "grade explosion."

A Kid's Opinion

By Che' Jones



President Reagan will visit Las Vegas Feb. 7 to speak at a \$500-a-plate Republican fund-raising luncheon.

The president planned to speak here Oct. 28 to address a national businesswomen's convention, but it was cancelled because of the 225 Marines killed in Beirut and the U.S. invasion of Grenada.

The President's February visit will mark his first visit since October of '82 when he campaigned for the Party candidates.

The tickets for the Feb. 7 luncheon are still available at the Clark County Republican Party Headquarters, but at \$500 a plate, I couldn't pay that with 50 checks!

The President of the USA is coming and only the rich people are able to go? A lot of people I know can't afford it. This may not be a nationwide event, but the President will be here and I can't see him. We'll never see the President if we have to pay a fortune. Why don't they do like they did when Rev. Jesse Jackson was in town and they gave away free tickets? Why not the same thing here? I for one would like to go, but I can't afford it.

There are some serious questions I would like to ask the President concerning subjects from previous articles.

Is there a Republican willing to give a ticket to a concerned citizen?

etc. or drown in your depreciated value for your valuables which might mean you would only receive a portion of the necessary funds to replace your things. With "Contents Value" you are given funds to replace your lost items 100% without cost to you.

Can you get similar coverage on your things if you rent? Yes, we will discuss this, life insurance, liability, hospitalization, Medicare, etc. next week.

THE HUGHES



REPORT

By Thomas F. Hughes

INSURANCE — WHY BUY IT?

Because everybody needs it from the newborn baby to the largest corporations, the insurance most needed and bought is Auto Insurance. Most states now have Compulsory Auto Liability Insurance or are legislating its requirement. Financing institutions such as G.M.A.C., Ford Motor Credit,

Banks, Chrysler Credit and Credit Unions will demand physical damage coverage on your car until it is paid for in order to protect their financial interest should your car be damaged in an accident, should it catch fire or be stolen. Auto Liability (required by the State in many cases, including Nevada) is coverage that pays for injury or death

to a person or persons and damage you might cause to someone's property, car, etc. Should you be involved in such an accident, your company also will provide legal assistance if you are sued. If you don't have Liability Insurance, the loss to person or persons becomes your total loss and your home, bank account, wages and all that you own or will receive for years can be taken from you.

If you have no physical damage you will also lose by having to repair your car or replace it. Finally, some states will pull your driver's license and auto plates thus grounding your car. In addition a large fine (\$250 in Nevada) will be added to your woes. Caution: When your car is paid for, be sure you get Physical Damage Insurance on it yourself. When you buy a home or other real estate the

lending institution will demand fire insurance on the improvements (house, bldgs., etc.).

What kind should you buy? The best coverage is a Homeowners Policy. Homeowners come in Special, A, B, C, etc. Generally these policies will cost about the same with the major companies. If you are given a lower price check the actual coverages, and the deductible in order to make sure you have the best possible coverage — not the cheapest. What is a Regular Fire Policy? What is a Homeowners? A Regular Fire Policy simply covers fire on the buildings and little else. This means that should you have a fire the lending institution will be paid off and then generally will repair or rebuilt as necessary. There is no coverage for burglary, theft, liability (should someone get hurt on your property or be bitten by your dog,

We've Moved

Las Vegas Sentinel-Voice has moved its offices to a new location at 1201 South Eastern Avenue, Las Vegas, Nevada 89104 — 702/383-4030.