

Point of View

Editorial

A recent press report has disclosed that many homeowners are being foreclosed today because of the lagging economy, and are being overcharged by the foreclosure companies who split their huge profits with lending institutions.

Several San Francisco homeowners are among those who have been overcharged, and are now suing for damages.

We have not heard of any behavior of this sort in the Las Vegas area. However, we must keep ever on the alert for those unscrupulous human beings who represent themselves as agents for an institution which is trying to foreclose on our homes.

If such should happen to any of our readers, we suggest that a lawyer be called immediately, and the agent told that all transactions must be handled through your attorney.

Many money-hungry companies, and even some fairly reputable lending institutions may become involved in a scheme to split profits by overcharging.

If in doubt about any business proposition from a stranger, don't. See a lawyer first.

To Be Equal

TAX REFORM ROADBLOCK

By John E. Jacob

The drive for tax reform seems stalled, despite the need for a fair tax system that is simpler, raises sufficient revenue to meet national needs, and brings relief to low income citizens.

The original intent of reform was to make the system simpler and fairer, and both of those objectives appear to be moving beyond reach as Congress writes a new tax code that may wind

up as complicated and unfair as the present one.

A case in point is the new-found attraction of excise taxes for lawmakers, who look to these taxes to make up for the revenues lost by lower tax rates on incomes.

When excise taxes first came on the scene, they

the poor than of the affluent.

Some Senators are pushing for higher excise taxes even though that would dynamite the goal of making the system more fair. Instead, it would just continue the devastating approach of the last "reform" — the massive 1981 tax cut that wound up shifting revenues from low income families to the well-off.

form would aim at making the system simpler and more fair, while raising more revenues to meet the nation's needs. But the Administration is dead set against higher tax revenues and Congress seems willing to go along. That's why such backdoor measures as higher excise taxes are considered.

Low income Americans

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were called "luxury taxes" because they applied to such items as jewels and furs. Both those luxury taxes were repealed over 20 years ago, and today's excise taxes are on such basic items as telephone service, gasoline, auto tires, tobacco and other products and services no one could possibly describe as luxuries.

In addition, many states rely on sales taxes, which are a variant of excise levies and are regressive since they take more of the incomes of

Part of the drive for excise taxes comes from attempting to reform the tax system at a time when the government needs more resources to cut its enormous deficits.

Those deficits are themselves the product of the 1981 giveaway that cut taxes and the big defense spending boom that pushed spending far above revenues. The deficit then became the excuse for cutting important programs that serve poor people.

So any sensible tax re-

have a big stake in the current tax debate. Their
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The Las Vegas Sentinel-Voice welcomes expressions of all views from readers. Letters should be kept as brief as possible and are subject to condensation. They must include signature, valid mailing address and telephone number, if any. Pseudonyms and initials will not be used. Because of the volume of mail received, unpublished individual letters cannot be acknowledged. Send to: Letters to the Editor, The Las Vegas Sentinel-Voice, 1201 S. Eastern Ave., Las Vegas, Nevada 89104.

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BRANDON JR.
BLACK RESOURCES INC.

NNPA FEATURE

COPING

by

Dr. Charles W. Faulkner



"Dear Dr. Faulkner:

I have had a lot of trouble recently and just don't know which way to turn. My business has failed, my credit rating has gotten bad, I have a lot of bills and I don't know what to do except to trust in fate and pray. What do you think I should do? T.K.D., Cincinnati."

Dear T.K.D.:

The surest way to guarantee failure is to do nothing. If you believe in the power of

prayer, you should pray. You should follow your prayer, immediately, by getting a competent individual to assist you in working out a plan of action to help you set realistic goals and formulate step-by-step-procedures. A well-thought-out plan and the tenacity to stick to it are the keys to success. Prayer provides the inner strength.

Hard work and intelligence are the tools that you use to apply that strength to real life

situations.

"Dear Dr. Faulkner:

I'm getting ready to go out on a blind date. I swear I want it to be successful but I'm scared. Do you think I should go on the date, if so, what should I do? R.O., Milwaukee."

Dear R.O.:

Go on that date and make the most of it. Here is a guide: Don't expect your date to be perfect either in appearance or behavior.

Dr. Faulkner Helps You To Solve Your Problems

Your date may be as apprehensive as you, so do everything that you can to relax your date. Don't expect a love affair to develop, just be friendly. Spend as much time trying to please your date as you spend trying to please yourself. Ask questions. Get the date to talk about uncomplicated issues, and to talk about himself/herself. This first date is just for getting acquainted. Plan activities that provide an opportunity for interaction and that do not require to be the whole show. Try a bowling alley instead of a movie; a supper club instead of a library. Be creative. Life does not begin and end with this date. If all

goes well, fine. If not, you will have gained experience that will benefit you on your next date. Enjoy and learn.

"Dear Dr. Faulkner:

I admire people who have a whole lot of friends but I don't have any. All of my life I have tried to be popular with other people but I just don't seem to have what it takes. I'm only average looking and have a boring personality. Is there anything that I can do? Veronica, Anniston, Ala."

Dear Veronica:

You can be what you want to be. You can have as many friends as you desire. But you have to work at it. Your physical appearance is probably as good as that of

most other people. There are just as many "beautiful" people who are lonely and unhappy as there are people who are not perfect but who have many friends and much happiness. To be popular, you have to be outgoing and that begins with a smile.

Hold your head high (it suggests confidence), establish eye contact with everyone (it says that you notice them), smile at everyone you meet (this says you like them. People tend to like those who like them.

(Don't you?) Smile even when you don't feel like smiling. Be interested in others, make them feel important. Help others.

Always look your best. Be different, be a leader. Show your enthusiasm. (Put everything you have into everything you do).