December 16, 1993 The LAS VEGAS SENTINEL-VOICE ATION'S BLACK SCHOLAR (Continued from Page 8)

graduate students at white colleges and universities.

The essay also discusses financial assistance, both public and private; community colleges and the military as access routes to higher education; the importance of mentors and other support systems for black students, particularly during their freshman year, and the role of multicultural curricula in preparing all students to compete successfully in our increasingly diverse society.

Commenting on the findings of the study, Eddie N. Williams, president of the Joint Center, said that "in the vernacular of the Clinton Administration, what is needed is literally the reinventing of American higher education."

The Inclusive University is the fourth in a series of essays developed by the 28-member Committee on Policy for Racial Justice, which was cre-

MONEY MANAGEMENT

(Continued from Page 7) (Simplified Employee Pension) plans which have more generous contribution and deduction limits. You can contribute 15 percent of self-employment income (with an adjustment for self-employment taxes) up to a maximum of \$30,000 a year to a Keogh or SEP. If you have selfemployment income from a sideline business, you can make deductible contributions to a Keogh or SEP retirement plan - even if you are already covered by a pension plan at your regular job.

Take Up-Front Deduction For New Equipment

For 1993, you are also eligible to take an immediate tax deduction for up to \$10,0000 of the cost of business equipment in the year it is purchased, instead of depreciating it over time. This "expensive" provision provides you with an immediate deduction, rather than one that is spread over a period of years. However, the \$10,000 expensing limit is reduced dollar for dollar by the amount your annual expenditures exceed \$200,000.

Consider Deducting Home Office Expenses

When you run a business out of your home, you may be able to deduct a share of what you pay for mortgage interest, utilities, insurance, and similar household expenses. To qualify for the deduction, the office must be used exclusively for business, and must be the principal place where you conduct your work or a place that the IRS keeps close tabs on returns claiming home

ated in 1982. The Committee counts among it's members many black academic professional and scholars.

It meets periodically to review the condition of blacks in American society, to inform itself and others about the progress and failures in the struggle for racial equality, and to seek to chart a course that will advance the cause of justice for all.

The current essay was prepared under the direction of Committee member Lisle Carter, Esq., former chancellor of the Atlanta University Center in Atlanta, GA, and former president of the University of the District of Columbia.

Earlier titles in this series of essays are: Visions of a Better Way: A Black Appraisal of Public Schooling (1989); Black Initiative and Governmental Responsibility (1987); and A Policy Framework for Racial Justice (1983)

Committee members include John Hope Franklin, chair of the

office deductions, so you might want to consult with a tax professional before proceeding.

Write Off Your Losses If your business-related deductions total more than your self-employment income in a year, you can use the net loss to offset other income. To do so, you must be able to show that you have a genuine profit motive behind your self-employment activity. An activity is presumed to be profit-motivated if profits result in three out of five consecutive years. Certain deductions, such as those for a home office and the expending deductions, cannot be used to create a loss.

Health Insurance Costs

The provision allowing selfemployed persons to deduct 25 percent of the amount paid for health insurance has been extended retroactively from June 20, 1992 and will continue through the end of 1993.

MONEY MANAGEMENT is a weekly column on personal finance prepared and distributed by certified public accountants. Nevada Society of Certified Public Accountants, 5270 Neil Road, Suite 205, Reno, NV 89502

committee and James B. Duke Professor Emeritus of History. Duke University; Mary Frances Berry, professor of American social thought and history, University of Pennsylvania; James Comer, professor of child psychiatry, Yale University; Sara Lightfoot, professor of educa-

tion, Harvard University; Roger Wilkins, professor of American history and culture, George Mason University; and Eddie N. Williams, president of the Joint Center. A free copy of the Inclusive

University can be obtained by calling 202-789-6364.

(Continued from Page 19) tance rising before our vision: 1, the eternal God; 2, the eternal

son; 3. the eternal spirit; and 4. the eternal purpose.

Among the last words of our Lord on earth, we find the dynamic challenge to disciple all nation's and teach them to do the things commanded by Christ.

The Gamaliel Christian Bible Training Institute (GCBTI) is dedicated to the process of strengthening a broad spectrum of individuals spiritually and mentally through the teaching of God's word. The Gamaliel CBTI is committed to serving men, women and children who are sensitive to the mandate set forth by our Lord and Savior Jesus Christ.

You can register now at Greater New Jerusalem Baptist Church, 1100 North "D" Street, phone 648-8438; Community Baptist Church, 245 East Foster Avenue, Henderson, NV, phone 565-1584; or The Religious Emporium, 820 West Bonanza Road, Suite M, Las Vegas, NV, phone 648-8180.

Gamaliel CBTI offers a systematic Christian Education Certificated course of study for adults and Youth.

Register now and study with us! Courses presently being taught:

Monday - January 3, 1994 - Evangelism 101-106C;

Tuesday - January 4, 1994 - Book of Acts Part II; Wednesday - January 5, 1994 - God's Plan of the Ages; at Community Baptist Church, 245 East Foster Avenue, Henderson, NV.

MEDICAL GRADUATES

(Continued from Page 18) Only one-third of U.S. medical schools have more than 4 percent of faculty from underrepresented minority groups.

To receive a copy of Facts and Figures VII, fax a request to Betty Lou Atkins, AAMC Division of Communication, (202) 828-1123.

MINORITIES TAKE MCAT IN RECORD NUMBERS

Approximately 4,700 underrepresented minorities took the Medical College Admission Test (MCAT) in September, the highest number in history. According to the Association of American Medical Colleges, which administers the semi-annual test, 13.4 percent of the roughly 35,000 test-takers were underrepresented minorities, up from 12.7 percent last fall. A total of 62,500 people took the test in 1993, of which 11.8 percent were underrepresented minorities.

The Association of American Medical Colleges represents all

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126 accredited U.S. medical schools; the 16 accredited Canadian schools; 400 major teaching hospitals, including 70 Veterans Administration medical centers; 91 academic and professional societies representing 70,000 faculty members; and the

nation's medical students and residents

Other titles to consider are as follows: RAMSEY LEWIS, SKY ISLAND; GEORGE HOW-ARD, WHEN SUMMER CALLS: LEERITENOUR, WESBOUN, D all on GRP Records.

(Continued from Page 16)

here).

ESSAY CONTEST

held during the four-day ASALH meeting and students present

their papers to more than 1,000 conference participants. Alter-

nates and their faculty sponsors are awarded certificates of merit.

history, and culture of African-Americans. Essays should have

appropriate documentation and conform in style to articles pub-

Two submission dates are provided, January 15, 1993 to en-

The Association for the Study of Afro-American Life and

courage students who complete course or seminar papers during

the fall term to submit early, and May 15, 1993 for students who

History is the nation's eminent organization for the research,

preservation, teaching, and promotion of the history of African

Americans. Founded in 1915, by Dr. Carter G. Woodson, ASALH

initiated the Journal of Negro History in 1916, which is still

published today. Dr. Woodson is also founder of Negro History

Week, established in 1926, and instituted in 1976, to Black

mittee appointed by ASALH National President, Dr. Janette

Hoston Harris. Committee members are: Chair, Robert C Ha-

yden, Northwestern University; Dr. Edward Beasley (Retired),

Penn Valley Community College, Kansas City, Missouri; Jean-

ette L. Cascone (Retired), Seton Hall University; Dr. Cynthia

Neverdon-Morton, Coppin State College, Baltimore, Maryland;

Dr. Linda Reed, University of Houston; Dr. Armistead L. Robin-

son, University of Virginia at Charlottesville; and Dr. Bettye J.

For information on guidelines, requirements, and deadlines

EW

The Essay Contest is coordinated by a special ASALH com-

complete papers during the winter-spring term of 1993.

Essays may be submitted on any topic that explores the life,

(Continued from Page 9)

History Month.

lished in the Journal of Negro History.

There is no way to name all that come to mind so here is an abridged list of just the artists or groups:

JAZZMASTERS, THE CARMEN MCRAE, BOBBY CALDWELL, GEORGE BEN-SON, STANLEY CLARK, DAN SIEGEL, THE JAZZ FUTURES, DEE DEE BRIDGEWATER. DONALD FAGEN, PAUL JACKSON JR, OTHELLO MOLINEAUX, FOURPLAY, CORNELL DUPREE, just to name a few. To really get an up to date list, stop by 88.1 studios and pick one up.

This is my idea of a great stuffed stocking, a nice various artist classic CD, a classic jazz disc, and a partridge in a pear tree... you get the picture!!

Really, you can't go wrong (See Jazz Review, Page 26)

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