

STRATEGIES

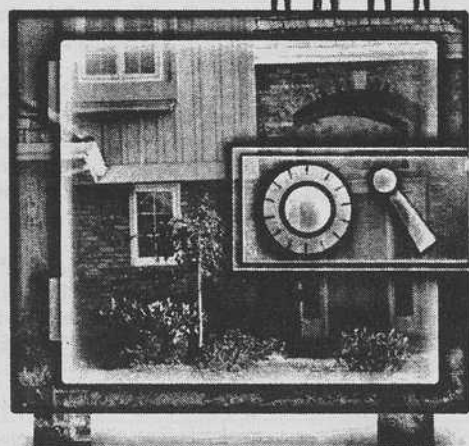
FOR SURVIVING THE '90s

- **Base coverage amount** on rebuilding costs, not the price of your home. For a rough gauge of these costs, multiply square footage by local building costs per square foot. An insurance agent or an appraiser can give you an estimate.
- **Adjust the amount of coverage** when you make additions or improvements that increase the home's value, such as a new deck, remodeled kitchen or bath
- **Consider buying a "inflation guard clause,"** which adjusts dwelling limit to reflect construction costs when you renew the policy.
- **Buy a "replacement cost" policy,** if possible. These replace property with materials of similar kind, quality without deductions for depreciation.

SOURCE: Insurance Information Institute (III); research by PAT CARR

Getting adequate home insurance

Some tips for making sure your home insurance coverage will replace your house or possessions if they are lost or damaged.



- **Keep an inventory** of personal possessions, with an estimate of their value at current prices. Update list regularly and store in safe deposit box.
- **Buy a "floater"** or addition to the policy if coverage on personal items is too low.
- **If you live in a flood area,** call the Federal Insurance Administration (202-646-4623) for information on National Flood Insurance Program.

For more information:

Call III's helpline: 800-942-4242
Visit III's Web site: <http://www.iii.org>

Next week: Safe drinking water

Price

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collaboration produced wonderful pictures of the King's family life, dramatic pictures of blacks and their white allies at work for the Movement, and Sleet's greatest photograph: the one showing five-year-old Bernice King lying across her mother's lap and looking hauntingly at the camera during the funeral service for her father.

The picture, simultaneously conveying Coretta Scott King's almost unbearable sadness, and steely determination to bear the grief and carry on the Movement's work, won for Sleet the 1968 Pulitzer Prize in photography.

As he himself once said of his years covering the Civil Rights Movement in the South, "I wasn't there as an objective reporter. I had something to say and was trying to show one side of it. We didn't have any problem finding the other side."

Sleet's photographs of the movement will endure, and continue to inspire us, because he did capture the courage and dignity and unshakeable determination of men, women and children who refused to accept the notion that second-class citizenship was all African-Americans could aspire to in life. The story his pictures told—of not just the Kings and other well-known movement leaders, but of the lesser-known and unknown who braved threats of physical injury and even death to claim their rights for themselves and us—helped countless others who were not on the Movement's front lines decide to not let their aspirations be limited by the inhumanity of others.

John H. Johnson, chairman of the Johnson Publishing Company, which publishes Ebony, described his longtime friend as a giant of the profession an "a man who celebrated the human family...a seer with the eyes of a poet." As one who counted Sleet as a personal friend and fellow Boule member, I can say that John Johnson got it just right. To see that, one need only look at one more picture: that of Moneta Sleet, Jr. himself.

Marble

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the social reforms of the Second Reconstruction, Farrakhan pointed to the necessity for black solidarity in the face of racism. To black neighborhoods plagued by crime, Farrakhan's vigorous opposition to black-on-black violence and drugs was widely praised. The overall economic strategy of the Nation of Islam, however, was taken directly from conservative black educator Booker T. Washington. Entrepreneurship and black small businesses may indeed create thousands of new jobs, but at a

time when millions of African-Americans, Latinos, and poor people are desperately seeking work at living wages, black capitalism is no solution.

Nevertheless, the levels of desperation and alienation had become so profound within the black community, that when Farrakhan called for a "Million Man March" on Washington, D.C., the popular response was overwhelming. A massive crowd of as many as one million African-American males came to the Washington Mall on October 16, 1995, by far the largest public

demonstration of black people in US history.

The enthusiasm and emotion generated by the Million Man March had less to do with Farrakhan's reactionary ideology than with the deep desire among African-American people to move their communities forward. The movement has lost its way, and the masses of our people must endeavor to reclaim our own spirit and history. In a time of white conservatism and corporate exploitation from the ghetto to the globe, we need to construct a new progressive

agenda that will once again "fight the power."

Sexual

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Ms. T., Arizona.

Dear Ms. T.:
Turn your fear into actions that you will take to decrease your chance of being raped. Don't travel alone at night, keep doors locked in your home and auto, don't allow people to peer into your home through unshaded windows. Contact

your Rape Crisis Center for more information now before rape becomes a personal problem.

Dear Dr. Faulkner:
Is it dangerous to cause yourself to have a climax?
J.W., Michigan.

Dear J.W.:
The old myths about the dangers of masturbation have been disproved. In fact, some

physicians recommend it is as a way of keeping the sexual apparatus in good condition. People who abstain from the sex act for long periods of time often find that the muscles atrophy, and that getting aroused is difficult.

Self arousal and self sex can keep you normal and prepared for the real thing.

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