

Things You Should Know

Dr. Charles Victor ROMAN



1864 —

BORN IN WILLIAMSPORT, VA., HE TOOK HIS EARLY SCHOOLING IN CANADA. IN 1890, HE RECEIVED HIS MD. DEGREE FROM MEHARRY. HE DID HIS ADVANCED WORK IN LONDON, ENGLAND! REMARKABLE IN HIS VERSATILITY, HE WAS RENOWNED AS A PROFESSOR, DIRECTOR OF A SAVINGS BANK, MEMBER OF THE NATIONAL MEDICAL ASS'N (AND EDITOR OF THEIR JOURNAL), AND AUTHOR OF BOOKS ON MEDICINE, RELIGION, ETHICS AND SOCIOLOGY!

CONTINENTAL FEATURES

Shaw Reaches To Caribbean

RALEIGH - Shaw University has announced plans to participate in an exchange program to explore methods by which nations in the Caribbean and minority groups in the U.S. deal with common problems.

Twelve scholars from six Caribbean nations will visit US colleges where they will observe the US educational system and meet with students, faculty and community leaders. The visits will take place in early December.

In January and February, a dozen Americans will visit the Caribbean as participants in the second phase of the exchange program.

Both visits are sponsored by the Washington Bureau of the Phelps-Stokes Fund of New York City and funded by the US Department of State. The Association of Universities and Research Institutes (UNICA), a Caribbean group, is cooperating with Phelps-Stokes in planning the program.

Coming from Barbados, Dominican Republic, Guyana, Haiti, Jamaica and Trinidad and Tobago, the scholars will gather in Miami on November 19 for a two-day orientation program. They will then make individual visits to a number of predominantly black and several small white colleges in the East. South and mid-west. On November 29 the group will convene at Dillard University in New Orleans for a ten-day workshop to discuss educational and economic development of the

peoples of the Caribbean and minority groups in the United States.

The Caribbean-American exchange program is one of several projects supported by the Department of State to encourage greater participation by minority col-

leges in international exchange. The funds are awarded under the Fulbright-Hays Act of 1961, which promotes mutual understanding and strengthened ties between the peoples of the United States and other nations.

Veterans Administration

Vietnam-era veterans discharged during a four-year period before August 1, 1975, have until August 1, 1975, to apply for low-cost Veterans Group Life Insurance (VGLI), according to Veterans Administration Regional Office Director, H.W. Johnson.

An estimated 2.7 million veterans separated from April 2, 1970, through July 31, 1974, are eligible for the insurance. It is designed as interim protection during readjustment to civilian life, according to Johnson. Servicemen discharged since August 1 will receive application forms automatically.

Nonrenewable, five-year term coverage is available in \$5,000 increments up to \$20,000. Monthly premium

for the maximum coverage is \$3.40 for veterans aged 34 and under and \$6.80 for those 35 and over.

Personnel may convert Servicemen's Group Life Insurance to VGLI without medical examination, if applications are received within 120 days of separation. Applications after that time must include evidence of good health. This requirement is waived for veterans with VA-rated, service-connected disabilities.

Application forms are available from VA offices and veterans service organizations. Completed forms and premiums should be sent to the Office of Servicemen's Group Life Insurance, 212 Washington Street, Newark, N.J. 07102.

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GET YOUR \$ WORTH

BY SALLY AND JIM ADAMS

ENERGY QUIZ

An uninsulated house will require about twice as much energy (electricity, oil, gas) to heat as a well insulated house.

Correct. Experts say that a four-inch layer of insulation will lower fuel costs by as much as 15 percent. Put up storm windows in the fall, take them down in the spring.

Wrong. If you want to cut your air-conditioning costs. The dead air space between the storm and the regular window is a good insulator and helps keep the house cool in summer.

You can save on fuel costs by turning down the furnace 10 or 15 degrees and using a portable electric heater.

Wrong. Electric heaters use up costly energy. Lower the thermostat 15 degrees at night to save fuel. Wrong. Lower it no more than 5-10 degrees, or you'll use extra fuel in bringing it back to normal in the morning.

An open damper on your fireplace permits 20 percent of the heated air in the house to escape up the chimney every hour.

Right. Keep the damper closed when the fireplace is not in use. When you leave a room for a few minutes, don't bother to turn off the light, because whenever a bulb is turned on it uses a surge of excess power.

Wrong. No excess energy is used when a bulb is turned on. Wattage indicates the amount of bulb light.

Wrong. Wattage measures the energy the bulb uses. The amount of light is measured in lumens. A 40-watt fluorescent bulb gives more light than a 100-watt incandescent bulb.

Right. And it lasts about 10 times longer. The filter of your furnace should be checked and cleaned at the beginning of winter.

Wrong. Not if you want it to run efficiently. It should be checked at least once a month to get the most out of the fuel.

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School Lunch Helps Meet Inflation Crunch

RALEIGH - Offering a reduced price school meals to eligible children is one way school food service people are helping large numbers of moderate income families meet the inflation crunch.

Although school units in many states have not offered to the community the option of reduced price school meals, only 16 units in North Carolina are not participating in the program, according to State School Food Service Director Ralph Eaton.

A reduced price school lunch costs the student no more than 20 cents, a daily saving of 30 cents to 40 cents per child. This adds up to a weekly saving of \$1.50 to \$2.00 per child.

For a family of four with two school-age children, living on an annual income of \$5,641 to \$7,900, the saving for the school year could range from \$108 to \$144. The savings, Eaton added, is of course dependent upon the local prices charged for lunch.

Even at the regular lunch price, school lunches are a bargain, costing children 60 cents or less for a well balanced, nutritious hot meal. Every school cafeteria in North Carolina serves

a "Type A" lunch daily. A "Type A" meal consists of a minimum of one-half pint whole milk; two ounces lean meat, poultry, fish or meat substitute; three-fourths cup serving of two or more fruits or vegetables; one slice whole grain enriched bread; and one teaspoon butter or fortified margarine.

According to Eaton, all school lunches are subsidized 11 cents per lunch with federal funds. Also, each school is guaranteed value-donated foods of at least 10 cents per lunch or cash in lieu of donated foods, thereby making each "Type A" lunch being subsidized 21 cents per meal.

The "opportunity" to participate in the reduced price lunch program is not a matter of pride. Eaton emphasized, nor is it a matter of charity. It is an opportunity to purchase nutritious school lunches at lower prices. Families can then use lunch savings for other purposes.

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1040 U.S. Individual Income Tax Return for the year ending January 1-December 31, 1974, or other taxable year. U.S. Treasury Department - Internal Revenue Service. Taxpayers Ask IRS

This column of questions and answers on federal tax matters is provided by the local office of the U. S. Internal Revenue Service and is published as a public service to taxpayers. The column answers questions most frequently asked by taxpayers.

Q. I have a joint bank account with my son. Are we each taxed on one-half of the interest received?

A. No. You are taxed on the interest in proportion to the amount you each contributed to the joint account. For example, if you contributed all the money in the account, you would be taxed on all of the interest.

Q. My mother lives with us. Her income consists of tax-free social security benefits and a small pension. Can I claim her as a dependent?

A. Yes. In general, you can claim your mother as a de-

pendent if she had gross income of less than \$750 (tax-exempt income, such as social security benefits, is not included in the \$750 gross income test) and you furnished more than half of her total support. For more information, see IRS Publication 501, "Your Exemptions and Exemptions for Dependents." It's available free from your IRS office.

Q. After receiving \$10,000 under an educational loan program to go to medical school, I agreed to practice medicine for five years in rural areas of the state. As a result, each year one-fifth of the loan is cancelled. Am I taxed on this amount?

A. Yes. If any part of the loan is cancelled in a particular year, that amount must be reported as income for the year.

Q. I work as a waiter. Do all my tips have to be reported to my employer?

A. No. If you receive less than \$20 in tips in the course of your work for one employer during the month, you are not required to report that amount to that employer, but you may do so if you wish. However, you must include this amount in income on your tax return. If you receive tips of \$20 or more in a month while working for any one employer, you must report the total amount of those tips to that employer on or before the 10th day of the following month. This can be done on IRS Form 4070, "Employee's Report on Tips," available from any IRS office.

Shaw Celebrates Founding

RALEIGH - Dr. Edwin Sexton, Jr., Special Assistant to the Director of Minority Affairs for the U.S. Chamber of Commerce told Shaw University students that "hard work alone is not enough to guarantee success. The country is full of people who have worked hard most of their lives and have nothing."

Dr. Sexton's remarks came at the annual Founder's Day Convocation at Shaw University on Friday.

Sexton urged the audience to show "absolute honesty" in their dealings and "charity to the old and incapacitated." "Service to others brings more satisfaction than service to self."

Sexton, a former Kansas City state senator received an honorary doctor of laws degree at the University service to mark Shaw's 109th birthday. Shaw University President Dr. J. Archie Hargraves in conferring the degree cited "meritorious service to humanity"

Sexton said that the real world could be difficult or easy depending on a person's thinking. "A man or woman's thoughts make or break them."

A long time Republican, and former high ranking official on the National Republican Committee,

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