

Reports Minorities Continue Upward Job Trend

WASHINGTON, D. C. — Minority group Americans continue to move upward in the Federal civilian work force both in total numbers and in the number of better paying jobs held, the Civil Service Commission reported today.

In releasing results from the minority group employment survey covering employment changes during the 6-month period from November 1969 to May 1970, Commission Chairman Robert E. Hampton said:

"The number of minority employees in the Federal service increased since the survey in November 1969, despite a decrease in total Federal employment. Minorities now hold more top-level positions at GS-16 through GS-18, and more positions at the highest pay levels of other schedules, than reported in any previous period. In addition, the number of minority employees at GS-5 through GS-15 continues to increase at a faster rate than that for non-minorities. This extends the trend for minority employment reflected in the previous survey."

While total Federal civilian employment decreased by the 6-month period from November 1969 to May 1970, minority group employees in Federal jobs increased by nearly 1,400 during the same period. Negroes, Spanish-surnamed Americans, Oriental Americans, and American Indians now comprise 19.4 percent of the 2,593,000 Federal employees, up from 19.2 percent in November 1969. Over one-half million minority group Americans hold Federal jobs.

Significant gains were posted for the 6-month period at the highest and most responsible white collar levels, including those under both the General Schedule and other pay schedules.

A NEW PLAN TO MEET COLLEGE COSTS



New legislation now before Congress would offer a substantial tax break to each family agreeing to invest a part of its annual income in an earnings-producing fund which would grow through the years and would eventually be used to pay for the college education of its children. The money would cover tuition and living costs not covered by Government scholarships or other public assistance plans.

Just how many young people are now deprived of a college education each year solely because their parents can't pay the costs is hard to know for sure. It is estimated, however, that 100,000 high school seniors who are qualified academically for college are locked out because they can't swing the increasingly high price tag.

Economists tell us that the value of a college education in terms of extra lifetime earnings is about \$125,000. In today's complex world, let alone tomorrow's, a college education is more than a luxury. It is the key to a happy, successful life. The number of jobs for the unskilled and the semi-skilled shrinks every year, but the demand for qualified managers and professionals grows.

Yet, the availability of a college education, in terms of its affordability, has failed to keep pace with the growing need. In the past 10 years, for instance, tuition has gone up 77% at Yale, 111% at Syracuse, 127% at Tulane, and 236% at Arizona. Estimates made by the U.S. Department of Health, Education & Welfare for 1977 predict an increase of 23.3% over the 1967 tuition cost for state colleges and 37.4% for privately endowed colleges. These increases reflect a 7-fold rise in the average college's operating expense over the past 20 years!

The average cost of a B.A. degree from an Eastern college now runs about \$14,000 — pretty high for even fairly well-to-do families. The problem of providing an education for two, three, or four children at these very high prices is indeed a difficult one.

What are we doing about it? Three approaches now being tried by the Federal Government have met with only moderate success. The Education Opportunity Grants program and the College Work-Study program offer direct financial assistance, but generally only to students who can show that their parents are practically broke, and then only in amounts less than \$1,000 per student per year. The third approach, Government-guaranteed loans, shifts the burden of tuition entirely from the parent to the student, who has to repay the loan after he graduates from college. Like the first two approaches, guaranteed loan programs are aimed primarily at the low-income family and suffer from the additional drawback of putting a heavy burden of debt on the student for a number of years.

Existing Federal programs cover only 31% of the total financial college needs of students from families in the middle income bracket, averaging \$8,359 in yearly income. Families averaging \$5,549 yearly are now eligible for aid that is 38% of their yearly college need. The situation is much better for the lowest-income "distressed" families, who are eligible for 94% of the total cost of college.

To meet the needs of middle-income Americans more realistically, a bill now before Congress offers tax-deductible status for income paid into a college fund of the taxpayer's own choice on a yearly basis. The bill lays the burden squarely on the parents but, according to the bill's sponsors, it also makes it a lot easier for them to carry it. This bill bears the label HR-5, for House of Representatives Bill No. 5.

HR 5's backers, including the man who introduced it in Congress, Rep. James A. Burke (D-Mass.), the more than 50 other congressmen who have joined him as sponsors, and the Federation of State Associations of Independent Colleges & Universities, say that the plan would have the effect of stimulating the maximum utilization of family resources to meet the problem of systematically accumulating the money needed to meet the total or partial cost of college education.

They also point to the success of the Keogh Act, which offers similar tax-deductible status for money invested annually by self-employed persons for their future retirement — and the fact that college and retirement are similar in one important respect — they both require expenditure of substantial amounts of money during a period when income is likely to be less substantial.

According to the proposed plan, the method of investment is left up to the family. Qualified investment channels for accumulation of the funds to help pay cost of room, board, and tuition (which can be up to 10 percent of annual salary or \$500 per child with an overall maximum of \$2,500 per year) include trusts, life insurance trusts, life insurance or annuity contracts, custodial agreements with banks, or Government bonds.

If the accumulated money is not used for the specified educational purposes, it is taxed to the family head as ordinary income.

Is the plan workable? The National Association of Life Underwriters (NALU), which originated it, says that it is.

The sponsors of HR-5 are urging all parents and other interested citizens to write their Congressmen and Senators to express support for it. According to a survey conducted by the College Entrance Examination Board of Northwestern University recently, less than 40% of parents who expect to have children in college in the future have any meaningful plan for meeting this emergency, and most of them greatly over-estimate the amount of Federal aid available to them. HR-5 seems to offer at least a reasonable solution.

to meet the total or partial cost of college education.

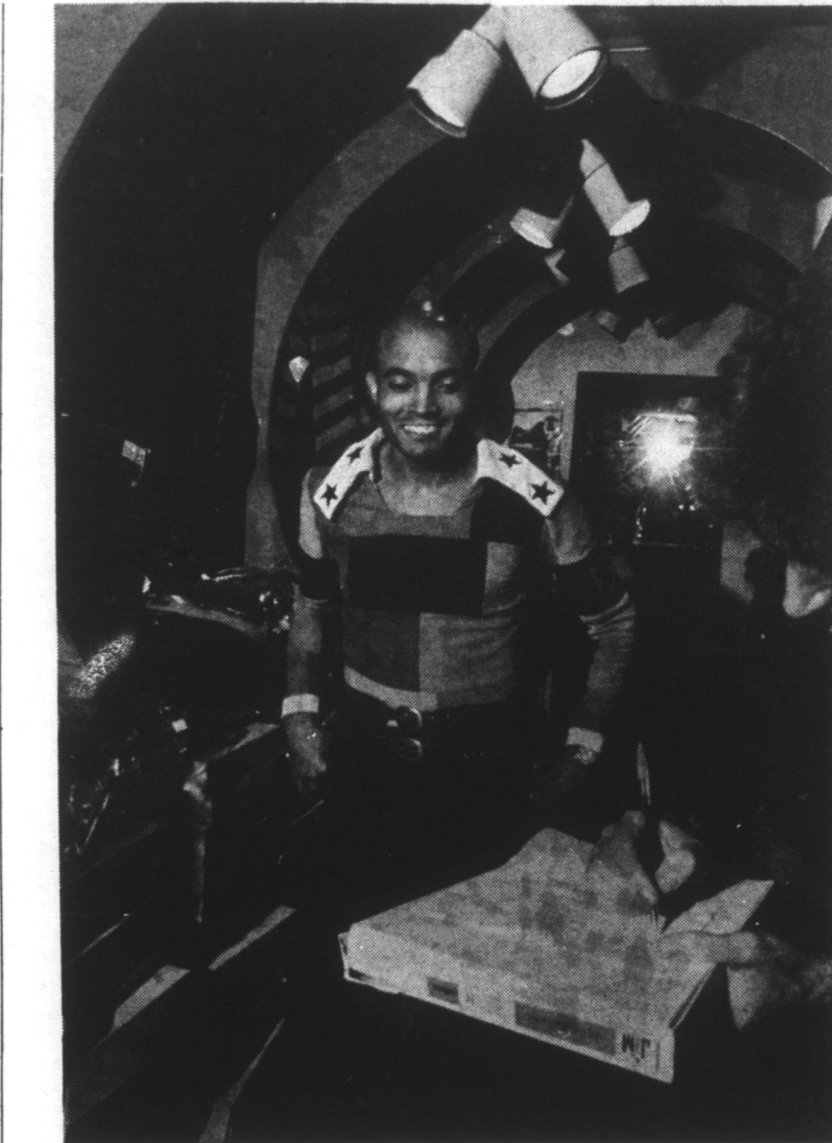
They also point to the success of the Keogh Act, which offers similar tax-deductible status for money invested annually by self-employed persons for their future retirement — and the fact that college and retirement are similar in one important respect — they both require expenditure of substantial amounts of money during a period when income is likely to be less substantial.

According to the proposed plan, the method of investment is left up to the family. Qualified investment channels for accumulation of the funds to help pay cost of room, board, and tuition (which can be up to 10 percent of annual salary or \$500 per child with an overall maximum of \$2,500 per year) include trusts, life insurance trusts, life insurance or annuity contracts, custodial agreements with banks, or Government bonds.

If the accumulated money is not used for the specified educational purposes, it is taxed to the family head as ordinary income.

Is the plan workable? The National Association of Life Underwriters (NALU), which originated it, says that it is.

The sponsors of HR-5 are urging all parents and other interested citizens to write their Congressmen and Senators to express support for it. According to a survey conducted by the College Entrance Examination Board of Northwestern University recently, less than 40% of parents who expect to have children in college in the future have any meaningful plan for meeting this emergency, and most of them greatly over-estimate the amount of Federal aid available to them. HR-5 seems to offer at least a reasonable solution.



FASHION DESIGNER — Bert Middleton of New York is Harlem-reared and a one time biology teacher and photographer. He's typical of the underground fashion designer—a talented man with little or no formal training in fashion design. Bert's boutique, Up Tight, is located in New York's Upper West Side, and features multicolor body shirts (shown above by Middleton) and subtle, wrap-closure pants. Middleton is one of ten underground designers featured in GQ's February issue.

Explosives Licenses and Permits Required Soon

GREENSBORO — After February 12 any person engaging in the business of manufacturing, importing or dealing in explosives is required to be licensed under the explosive control sections of the Organized Crime Control Act of 1970, J. E. Wall, District Director of the Internal Revenue Service, said today.

Mr. Wall also stated that any person who intends to acquire explosives from a licensee in a state other than his state or residence or from a foreign country, or who intends to transport explosives in interstate or foreign commerce must have a Federal permit after February 12, 1971.

All businesses which were engaged in the manufacturing, importing or dealing in explosive materials on or before October 15, 1970, will be allowed to continue in the business after February 12, provided they have made application for the new license by that date.

To apply for a license, Mr. Wall said, explosives manufacturers, importers and dealers must file a Form 4705, in duplicate, with the Southeast Service Center Director in Chamblee, Georgia. Users of explosives are required to file Form 4707 with the Service Center in Chamblee. These forms are available from the IRS Assistant Regional Commissioner for Alcohol, Tobacco and Firearms at the IRS Regional Office in Atlanta or through the district office in Greensboro.

The applications should be accompanied by fees as follows: Manufacturer - \$50.00; Manufacturer - limited, \$5.00; Importer - \$50.00; and Dealer - \$20.00.

Inquiries from those affected should be sent to Chief, Special Investigator, Alcohol, Tobacco & Firearms, 316 East Morehead Street, Charlotte 28202.

Flip Wilson Greet Art Carney And Others in February Show

NEW YORK — Special guest Art Carney, Barbara Feldon, Hal Frazier and the Modern Jazz Quartet join Flip Wilson in comedy and song on NBC Television Network's colorcast of "The Flip Wilson Show" Thursday, Feb. 11 (7:30-8:30 p.m. NYT).

Flip and Carney demonstrate the discomforts of economy travel as practiced by a pair of galley slaves (with Barbara Feldon serving as the galley's "stewardess") in one comedy sketch. In a second skit, Flip plays a veterinarian who is forced to remove a bullet from a gangster (Carney) by the only methods he knows — those suitable for four-legged creatures.

Carney and Flip again join forces in a sketch concerning two bowlers stuck in one bowling ball, a predicament which must be concealed from the bowling-hating wife of one (as played by Barbara Feldon). The Modern Jazz Quartet performs "summertime," and Hal Frazier sings "The Games People Play" and a medley of "I'll Never Fall in Love Again," "Everybody's Talking at Me" and "Raindrops Keep Fallin' on My Head." Flip offers a solo of "Nobody."

Orchestra leader George Wyle will make one of his "acting appearances" on the comedy hour, which is produced by Bob Henry and directed by Tim Kiley.

Tips On Winter Shoe Care

Feet, and what goes on them, are a special concern at this time of year. Winter weather—no matter the climate—is bound to result in soggy shoes or boots for almost everyone in the family!

It can be a particular problem if there are active, young children in a household, or the man-of-the-house spends at least part of his day outdoors. The shoe care experts at Dow Corning point out that exposure to rain and snow can ruin even the best quality footwear. Wetness can also contribute to winter colds and flu, not to mention the foot problems that develop from neglected shoes.

One way to help protect your family's footwear is to place a plastic tray near the door. Each person can then remove his or her wet shoes as soon as they come inside, and put them on the tray. Most boot trays have high, wide ridges that the footwear rests on. Water thus can drain away from shoes and boots, allowing them to dry thoroughly. (Boot trays also help you protect rugs and bare floors!)

Here are some other timely hints on caring for your family's shoes:

- Try to see that each person alternates shoes so the same pair isn't worn two days in a row. This allows them to dry out and air. Rotating shoes also helps them to wear longer, and feet will feel better.
- A little preventive shoe care is especially important in winter, when you and your family are apt to be caught in a sudden storm. A silicone water repellent like Shoe Saver helps to weather-proof leather boots and shoes. The clear silicone liquid keeps water out, shoes stay soft and flexible after exposure to moisture. The new five-ounce family size bottle holds enough to treat four to five pairs of shoes. An eight-ounce aerosol can is also available.
- If shoes get drenched, and you forget to apply Shoe Saver, you still may be able to salvage them. The footwear should be removed as soon as possible, stuffed with tissue or clean, soft cloth, and allowed to dry away from heat.
- Attention to your family's footwear before problems develop will keep shoes in good condition longer. They will look better, and feel better, no matter the weather.

Johnson FINE FABRIC CARE
Forrester

LAUNDERS & CLEANERS
Phone 682-5466
REFRIGERATED FUR STORAGE AND BOX STORAGE

BRUNSON'S
Home of Quality Products

ZENITH MAGNAVOX
NORGE TAPPAN
FEDDERS
KITCHENAID

DUNLOP TIRES
FIRESTONE TIRES
DELCO BATTERIES
SEAT COVERS
BRAKE SERVICE
ALIGNMENT

Easy Terms
"WE FINANCE OUR OWN ACCOUNTS"
We Service What We Sell

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 When can I expect to get my W-2?

A Employers are required to issue W-2 statements to their employees by January 31. However, the final date is February 1 this year since January 31 falls on a weekend. Many, however, issue them sooner for the convenience of those employees who are expecting a refund and want to file early.

Q I was married last year and both my wife and I got a tax package in the mail. If we file a joint return, whose label should we use?

A Use your name label since the husband's Social Security number is used to identify joint returns. However, you should print your wife's name on the label. Her Social Security number should be entered in the space provided on the return.

Q If I let IRS compute my tax and I have a refund coming, how long will it take to get it?

A IRS can compute the tax and issue a refund within 4-5 weeks from the date the return is filed with the service center. Actually, it won't delay a refund by having IRS compute the tax since the computations are checked on all returns we receive.

Q If you don't have to have a job before you move, can anyone deduct moving expenses under the new law?

A No, there are still limitations on who can deduct moving expenses even though these limitations are less restrictive. For details, send a post card to your local IRS office and ask for a free copy of Publication 521, Tax Information on Moving Expenses.

You can also find information on moving expenses, as well as many other subjects in Publication No. 17, Your Federal Income Tax. This booklet may be purchased from most IRS offices or the Superintendent of Documents, U. S. Government Printing Office, Washington, D.C. 20402, for 75 cents.

Q What taxes can I deduct on my return?

A If you itemize deductions, then your state and local income taxes, personal property, real estate, general sales and state and local gasoline taxes may be deducted. List these on Schedule A, Itemized Deductions.

Federal taxes such as Social Security tax or those on alcohol or tobacco are not deductible. Hunting licenses, driver's licenses or auto inspection fees are also not deductible.

Q What are the new tax rates for single people? I can't find them in the 1040 instructions.

A These rates go into effect for the 1971 tax year and therefore do not affect the 1970 tax forms and packages that were just mailed out.

The new withholding schedules just issued to employers do incorporate the rates for single people, however.

HOME BUYER
CLINIC

By Wm. J. McAuliffe, Jr., Executive Vice President, American Land Title Association

States Aid Buyers

In recent years, six states by law or regulation have instituted requirements that give home buyers a better opportunity to protect their real estate investment against loss due to land title difficulties.

Five of these states — New Jersey, Tennessee, Maryland, Pennsylvania, and Florida — require that the home buyer in a transaction where mortgage lender's title insurance is being purchased also be informed of the availability of owner's title insurance. This requisite points to a problem also found in other states: the transaction where lender's title insurance is being purchased separately and the home buyer mistakenly thinks the lender's insurance will protect him too.

The sixth state, Texas, by law requires that the real estate sales person in writing inform the home buyer of the importance of having the abstract covering the real estate concerned examined by an attorney of the home buyer's choice — or that the home buyer be furnished with or obtain a policy of title insurance.

Owner's title insurance includes a search of separately located public records and protection against financial loss due to defects in the title, including those which cannot be discovered by the title search. It also provides for payment of the cost of a legal defense against an attack on a title as insured.

Becoming well informed ahead of purchase — on title searching, title insurance, and all other important matters involved — is an important step where your home buyer interests are concerned. For free literature on the subject, write American Land Title Association, 1828 L Street, N.W., Washington, D.C. 20036.

THE MOREHEAD PLANETARIUM
Chapel Hill, N. C.

THROUGH FEBRUARY 8
"RETURN TO STONEHENGE"

STARTING FEBRUARY 9
"DEMYTHOLOGIZING MARS"

Daily at 8:30 P.M.
Saturdays at 11, 1, 3, 4 and 8:30
Sundays at 2, 3, 4 and 8:30

CONSTITUTION FOR FEBRUARY
ORION (the Hunter)
Face South. The Great Nebula, M-42, in the Sword of the Hunter can be seen without optical aid.

The Morehead Planetarium gratefully acknowledges the generous cooperation of this newspaper in presenting this program listing.

Mutual Savings & Loan Association
In Celebration of Our 50th Anniversary—We Offer

a Fancy FREE PAN or a Fancy FREE BLANKET

Maybe elegant would be more like it! You have your choice of a one-quart saucepan, ready to go from refrigerator to stove, or a Royal Rest 7 1/2" x 9" Chatham 40% Purrey Polyester, 35% Rayon and 35% Cotton Blanket. Yours FREE when you add \$100.00 or more in a new or existing savings account.

NOW FANCY THIS:
The fancy pan you see above could be the start of something big. A big, beautiful set of fancy pans. And pots. Eight pieces in all. If you'd like to have them, you can buy them all at once (with an initial deposit of \$250) or a piece at a time (with each addition over the retail price). Either way, you save a substantial amount over the retail price. But no matter what you choose to do, the first one is yours, FREE. (Pan or Blanket). One per account. Offer for limited time only.

MUTUAL SAVINGS & LOAN ASS'N.
"Where You Save Does Make a Difference"
112 W. Parrish St., Durham, N. C.

ALL-AT-ONCE PLAN:
Deposit \$250 or more. You'll get the free one-quart saucepan . . . plus a purchase certificate entitling you to buy the entire 8-piece set. Retail value of the set, \$39.95. Your price \$29.95.

ONE-AT-A-TIME PLAN:
Make an initial deposit of \$100 or more, and get your free saucepan. Then with each additional deposit of only \$25.00 or more, you can purchase any piece in the set that you desire. Retail value of the set based on open stock prices is \$51.00. Your prices are listed below.

	Year Price	Retail
1 1/2 qt. Covered Saucepan	\$6.95	\$9.00
10" Skillet	6.95	9.00
5 qt. Dutch Oven (cover fits 10" Skillet)	9.45	14.00
8" Skillet	4.95	7.00
3 qt. Covered Saucepan	7.95	12.00
(cover fits 8" Skillet)		

One free saucepan per account, please.