...and Outs of Converting ...nsurance Policies Explained

...EUGENE OLSON

...at types of insurance can ...n convert his National ...Life Insurance?

...eteran drops his govern-...urance at time of dis-...an he reinstate it? ...and many other questions ...g asked by veterans to-...o have passed through ...n centers during the past ...d have let personal af-...de during the "settling ...eriod.

...ns' service organizations ...e a huge job disseminat-...ormation in connection ...erans' insurance. As in-...t veterans' offices in Eu-...w, however, there is still ...deal that the veteran ...know about the advant-...d disadvantages of contin-...converting the NSLI pol-...which he paid premiums ...the Army.

...eteran can, at the present ...nvert his insurance to ...fferent types of govern-...urance administered by ...Administration. They are ...life, 20-pay life, and 30-...

...has discontinued his gov-...term insurance, he may ...it within a period of ...ears from the initial tak-...of the policy if that initial ...prior to Jan. 1, 1946. For ...initiated after this date, ...od during which reinstate-...ay be made is five years ...initial date of the policy. ...eran must pay only two ...premiums in order to re-...his policy.

...the end of 1946, a veteran ...state his policy without a ...examination, providing ...make a statement that he ...good physical condition ...n he dropped the policy. ...in 1947, the old rule will ...pted, in that if a veteran ...discharged more than six ...and his policy has lapsed ...e than three months, he ...ke a physical examination ...to reinstate.

...veteran wishes to convert ...rance to one of the three ...heretofore mentioned, he ...eral alternatives. He may ...in retroactive fashion to ...inal date of his NSLI pol-...fference between the old ...order to do so, he must pay ...ms and the premiums of ...policy. In so doing, he is ...credit for premiums paid ...policy prior to conversion. ...fference in premiums be-...he old and the new policies ...paid in a lump sum at the ...conversion.

...he veteran can convert ...icy as of the date of the ...emium payment and there-...d the outlay of cash neces-...convert retroactively. He ...lso pay avance premiums ...case and make a 3 per cent ...thereby. Under the first ...e will gain because the ...n rate will be fixed at his ...en the original policy was ...s through a reduction of ...d. Under the second plan, ...n through advance pay-...

...get down to the case of ...e, who was 21 years old ...e was selected. He has just ...ischarged after spending ...ears in the Army and paid ...premium for those three ...f $6.50 per month on $10,-...th of insurance. Joe wants ...ert to 20-pay life insurance. ...as paid $234 dollars in ...n during his Army career. ...-pay life premiums for the ...period would amount to ... After crediting Joe with ...y premiums, it is evident ...must pay $482.40 in a lump ...convert his insurance. He ...s a three-year paid-up pol-...the monthly premium for ...21 years, will be $19.90.

...George, a friend of Joe's, ...want to convert to 20-pay ...eferring ordinary life in-... George, coincidentally, ...three years in the Navy, ...s also 21 at time of enlist-...He also paid $234 while in ...y for NSLI premiums. The ...ms for George's age group ...inary life insurance during ...e years of service would ...0. The difference, $216, is ...eorge would have to pay to ...t his $10,000 term insur-...ordinary life. His monthly ...m would be $12.50.

...cost of 30-pay life insur-...s between the rates on the ...two.

...eran who took out his orig-...licy before Jan. 1, 1946, has ...ears after the date on his ...in which he may convert. ...y which was taken out in-...after Jan. 1, 1946 must be ...ted within five years.

A bill which has passed both Houses of Congress and is now on the President's desk would remove one of the most disliked features of National Service Life insurance, that of monthly payments to beneficiaries instead of payment in a lump sum. The new bill, which informed sources expect to become law, would provide for payment of the face of the policy at maturity.

A new premium-mailing address has been announced recently for veterans of the Northwest. The new address is: Veterans Administration, Branch 11, Exchange Building, Seattle 4, Wash. (Attention: Collections Subdivision).

Crime Increase Here Said Slight

While crime waves are sweeping the nation, the general crime situation in Eugene is "not frightening" and appears to have increased only slightly since the first of the year, Police Chief L. L. Pittenger said Wednesday.

Grand larceny cases increased by six over 1945, and there were three more robberies than last year. Break and enter cases, however, decreased by eight, stolen bicycles decreased by four and there were two less cars stolen.

The total number of offenses reported during the first seven months of 1946 was 222 as compared with 173 for the same period last year.

From January to the end of July this year, there were 1,259 traffic accidents, an increase of 35 per cent over 1945. Injuries and fatalities, however, have remained at approximately the same ratio as last year, with 120 persons injured and two killed in traffic accidents.

In his monthly report to the city manager, Pittenger said: From these figures it is apparent that enforcement program has slowed traffic down, and while the number of accidents has increased, they have been less severe."

Revenue from municipal court during July was $3,805.50 as compared with $1,474.50 in July, 1945. Ninety-five per cent of the past month's revenue was from traffic violations.

Meter income for July was $4942.78 as compared with $2,-242.77 for the same month last year. The city has installed additional meters since July last year.

Clatsop Demos Draw PAC Ire

ASTORIA—(AP)—The CIO Citizens' Political Action Committee, accusing local Democrats of lack of interest in defeating the incumbent Republican, Rep. Walter Norblad, threatened Wednesday to take action alone.

The PAC declared that the Clatsop County Democratic Central Committee had cold-shouldered a proposed combined rally for Lyman Ross, Aloha, Democratic nominee who is running for Norblad's seat in the House of Representatives.

"Organized labor is determined to defeat Rep. Walter Norblad this fall, and if it fails to get proper cooperation and support from the Democratic Central Committee, most likely labor will act on its own initiative," said Fred Winchester, secretary of the Northwest Oregon PAC.

Harold Haynes, state Democratic commissioner, informed of the PAC's statement, declared it was too early to begin campaigning for Ross. He added that the PAC had backed Norblad, not Ross, during the January special election.

Winchester said the PAC believes Norblad has not fulfilled a promise to do nothing to hurt labor.

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Special Services Set

Services at the Highway Full Gospel tent on Highway 99 North at Elmira Junction will be conducted by the Rev. Morris Plotts of Omaha, Neb., at 7:30 p. m. tonight (Wednesday).

The services are preparatory to the revival meetings to begin August 13 and to continue indefinitely. Religious followers who play musical instruments may join the gospel orchestra, Mr. Plotts said.

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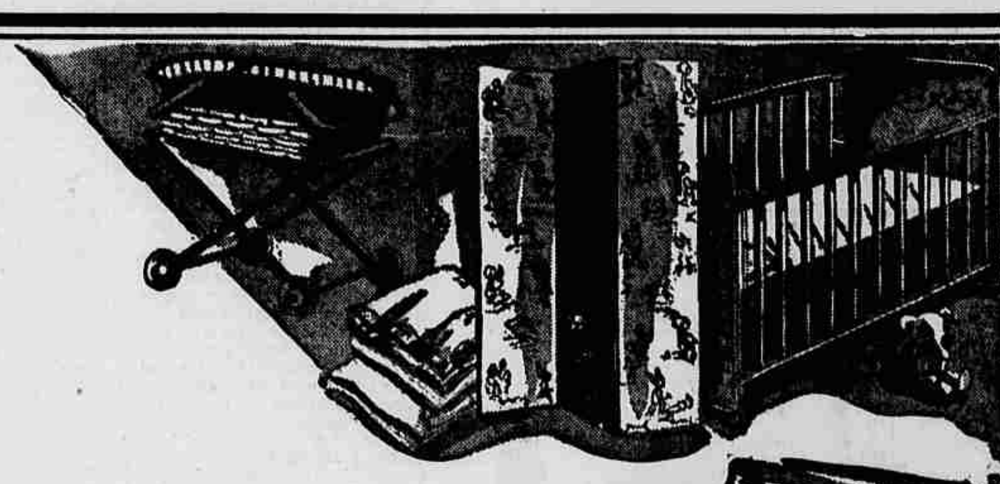

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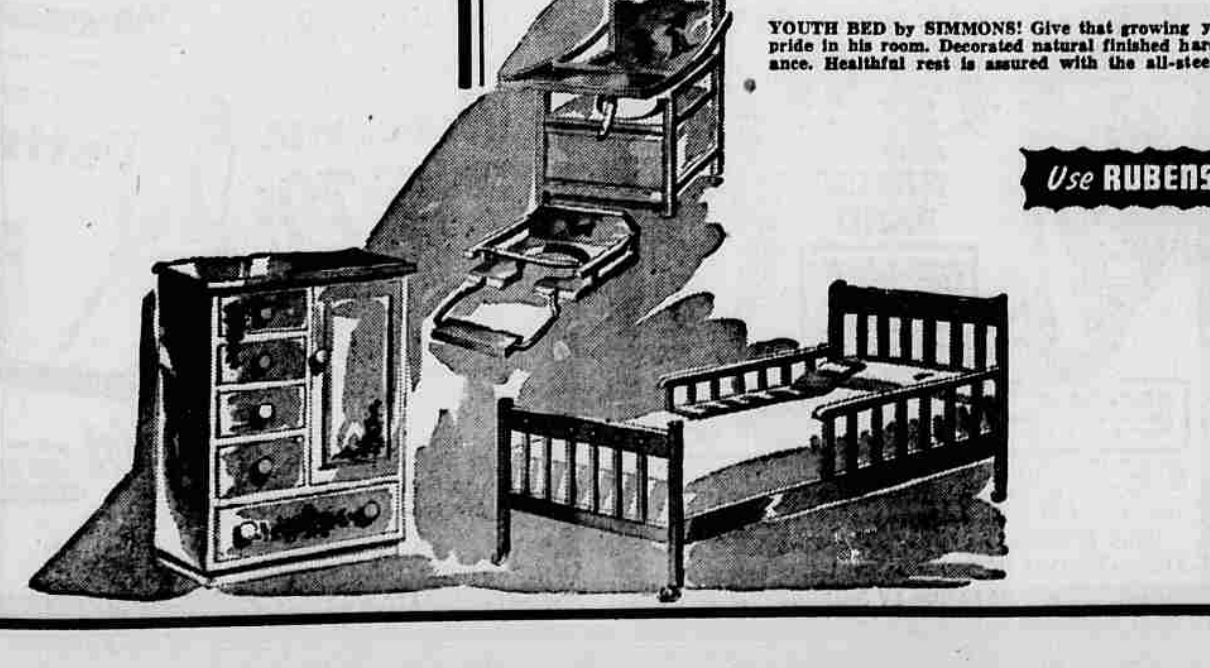

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