

Vet's Mail Bag

As a service to veterans in the community, this newspaper will publish an occasional column of news briefs from the veterans administration. For further information veterans should contact or write their nearest V.A. office.

Carl R. Gray Jr., administrator of veterans affairs today made public the first veterans administration calculations on amounts proposed to be paid nearly 16,000,000 veterans in the \$2.6 billion special national service life insurance dividend.

Maximum possible amount that any veteran can receive will be \$528. Other payments, based on age groups will run to lesser sums. The dividend will be paid only for the period that the policy was in force prior to the policy anniversary in 1948. No payments will be made for periods of lapse, VA emphasized.

Gray said that the estimated rate of the dividend was arrived at after long actuarial studies, and that the rate of payment will be some for both term and converted policies, as the dividend is based on mortality savings since there are no excess interest earnings.

Standard Procedure

In arriving at the dividend scale, Gray said, standard insurance practices were followed, whereby dividends on a life insurance policy represent a return to the insured of the excess of premiums paid over the amounts required to pay claims and set up necessary reserves. This is not necessarily proportional to the premium paid.

While portions of the premium originally estimated as necessary to pay claims may turn out to have been too high and can return a dividend, the part of the premium that goes into building up reserves cannot return a profit unless the fund earns a rate of interest higher than that assumed in the premium calculations. This has not been done in the case of national service life insurance, Gray pointed out.

Dividend Base
In computing the maximum payment of \$528, the dividend was based on a \$10,000 policy in force for 96 months, (the longest possible period), on a veteran aged 40 or less at the time the policy was taken out. This represents a payment of 85 cents a month per \$1000 of insurance. As the mortality rate for the age group of 40 and under did not vary greatly, a single dividend rate will apply to this whole group.

The rates of payment will be: Those under 40 years of age at the rate of 85 cents per month per \$1000 of insurance; those 41 to 45 years of age, scaling down from 82 cents to 40 cents; those 46 to 50, 37 cents down to 28 cents; those 51 to 54, 24 cents down to 21 cents; those 55 and over, 20 cents per thousand.

Proposed Scale

The proposed scale does not apply to insurance on a permanent plan which has been surrendered for a reduced paid-up amount. These cases will be handled separately.

The proposed scale follows:

AGE AT ISSUE

Dividend per \$1000 of insurance for each month in force prior to anniversary date in 1948	
40 and under	\$.58
41	.52
42	.49
43	.46
44	.43
45	.40
46	.37
47	.34
48	.31
49	.28
50	.25
51	.24
52	.23
53	.22
54	.21
55 and over	.20

The One-Yard Skirt



Only One Yard 54"



9493 WAIST 24"-30"

MARIAN MARTIN
Thrifty! Easy to make, this fashion-packed, fabric-saving design! ONE YARD of 54-inch fabric; THREE main pieces to cut and sew! Smartest neatest styling!

Pattern 9493 comes in waist sizes 24, 26, 28, 30. It takes only ONE YARD of 54-inch fabric.

This easy-to-use pattern gives perfect fit. Complete, illustrated Sew Chart shows you every step.

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Men's Pilgrim 100% Virgin Wool plaid shirts

Plaid Patterns **4 95**

A wonderful buy for chilly days ahead! Smart, good looking 100% wool shirt at Sears low price! Multi-color plaids, two button-through flap pockets are big and spacious. Sizes 14½ to 17.

Ask... ANY SALESPERSON about **SEARS EASY PAYMENT PLAN**



Hercules Cotton Flannel Shirt

Striking Plaid Patterns

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Styled with attention to give it that rich look but at an affordable price! Long wearing medium heavyweight cotton flannel in regular shirt style... 2 button through pockets, durable plastic buttons. Come in, see them in sizes 14½ to 17.

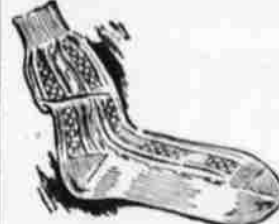


Hand Washable Virgin Wool Jackets

Two Roomy Pockets

8.95

Water repellent finish, zip front, set-in sleeves, tabs on cuffs! Multicolor! Plaid! Solids! 34 to 46-in. chest.



Men's Slack Socks **39c 3 for 1.10**

Extra durable, soft comfortable four ply mercerized cotton. Link pattern, ribbed body, elastic knit top. "Ice cream" tones, 10-12.



Fur Felt Hat **1.98**

Complete with snappy 2½ in. brim. Med. dark gray, dark brown, oxblood, med. brown. Leather sweat band, rayon lined. 6½ to 7½.



Pilgrim Neckties **Reg. 1.00 3 for 1.00**

Celomene Rayon Acetate Yarn. He'll go for these gay, bright patterns, assorted printed footcords. Stock up!



Pilgrim Unionsuit **1.98**

Enjoy extra weather protection with this warm flat knit weave heavy cotton unionsuit. Snug fitting cuffs, ankles. Flap seat. 36-46.

Boyville Buffalo Plaid ALL WOOL jac shirt

4 98

- Water repellent finish
- 21-oz. virgin wool

It will soon be jacket-weather! And this hefty inner-outer of 100% 21-oz. wool is right in tune with the season. Superbly tailored with double thick collar, coat style sleeves, 2 double button pockets. Bold Red and Black... other bright plaids. Sizes 6 to 18.



Boys' Wool Plaid Jacket

3 98

30-oz. wool plaid cotton jacket. (20% new, 80% reused wool). Water repellent finish. Zipper front, 2 muf pockets. Red, blue, maroon or green plaid. 4 to 12.

Boyville Jr. Casual Jacket

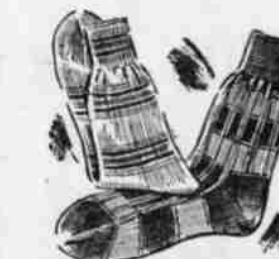
Satin-like Finish **4 98**

10 to 16 6.98
Low priced, yes, yet dressy enough for him to wear anywhere. Rayon and cotton in a satin-like finish! Cohama fabric. Wind and rain resistant. Zipper front with two chest pockets. Action yoke back. Light tan.



Boys' Corduroys **3.98**

Boyville thickest corduroy longies. Pleats, zip fly. Solid light colors or salt and pepper color. Sizes 6 to 18.



Boys' Cotton Socks **3 prs. 85c**

Vertical Striped Sox, 6-8½ — 25c
Boyville Socks, Sizes 9-11 — 30c



FAMOUS WEARMASTER CUSHION-INSOLE

work shoes 7 95

- Patented cushioned insole gives extra comfort
- Select elk tanned cowhide uppers, cord soles
- Strong Goodyear welt construction helps shoe hold shape

Sizes 6 to 11 C and E Widths



Natural Tan WEARMASTER "Basics"

Basic work shoes for all around wear, and basically low-priced. Enduring natural retain leather upper, wear-resistant tire cord soles. 6 to 12.

6 95



Matched Work Outfits

Strong Cotton Twill Takes Hard, Rough Wear!

SHIRT and PANTS **5 28**

Work Shirt Alone **2.49**
Work Pants Alone **2.98**

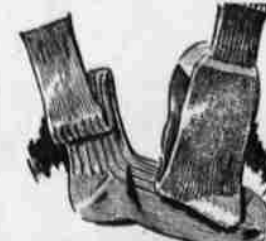
Here's a khaki cotton twill work outfit that does you to wear it out! Sanforized! Pants and shirt won't shrink more than 1%. Shirt is sunfast, washfast, mercerized—in sizes 14-17. Pants have strong drill pockets, felled seam construction. Waist sizes 29 to 44.



Sturdy Work Gloves

Snug Knit Wrist **pr. 19c**

Sears sturdy canvas gloves for long wear! Stitched seams, thickly napped for softness. Men's size in white. See this value at Sears!



Pilgrim Wool Socks **55c**

Imported English all wool 6x3 ribbed regular length solid color socks. In sizes 10½ to 13. Snug ribbed tops. Stock up!

"Satisfaction guaranteed or your money back" **SEARS**

STORE HOURS: 9 a.m. to 5:30 p.m.

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