

Right Guide

This column is designed to give official VA answers to veterans' readjustment problems. Send questions to Right Guide, 1031 South Broadway, Los Angeles 15, Calif.

President Truman signed the congressional act amending the National Service Life Insurance Act of 1940, August 2, 1946. General provisions of NSLI are now:

1. Veterans may now obtain 20-year endowment policies, endowment at 60 and endowment at 65, in addition to low rate term policies, ordinary life and 20 and 30 payment life policies. Those veterans who converted their term insurance to one of the previously authorized plans are permitted to change to one of the endowment plans if they wish.

2. All restrictions on choice of beneficiaries have been removed.

3. The insured may have his insurance paid in a single lump sum to beneficiaries, or payments in equal monthly installments ranging from 36 to 240 months.

4. For insured veterans who are totally disabled for as long as six months payments of \$5 a month for each \$1,000 of insurance will be made as long as the disability exists. The insurance itself is not affected by the payments, but an extra premium is required to obtain this additional benefit.

5. All persons who served in the armed forces between Oct. 8, 1940 and Sept. 2, 1945, are entitled to apply for new NSLI.

6. Applications for insurance which were rejected solely for health reasons between Oct. 8, 1940 and Sept. 2, 1945, are valid in cases where the applicants were killed or totally disabled in line of duty while in service. This amendment will provide income for beneficiaries who receive no insurance payments under the old law.

The Veterans Administration will, in the near future, inform veterans through the press and radio relative to procedures for obtaining the benefits of the new insurance law.

Instructions and forms have not yet been received from Washington and veterans are requested to refrain from directing letters and telephone calls regarding the new insurance benefits until the procedures are announced.

Of the 600,000 World War II veterans living in the area of the Los Angeles regional office it is estimated between 40 and 50 per cent have allowed their NSLI to lapse.

The amended act does not change reinstatement procedure. Lapsed policies may be reinstated upon payment of two monthly premiums and a signed statement by the veteran he is in as good health now as at the time of lapse.

Approve State Bond Issue For Vet Purchase

Proposed issuance of \$100,000,000 in bonds to float state farm and home purchase loans to veterans of World War II was approved today by the board of directors of the Los Angeles Chamber of Commerce.

The bond issue plan will appear as Proposition No. 1 on the ballot in the general election next November. Chairman B. O. Miller, of the Chamber board, said the proposed bond issue would make available to World War II veterans assistance similar to that granted veterans of War I by the state.

"California's experience over the last 25 years with state bond issues in aid of her veterans has been satisfactory. The veterans have proved themselves to be good risks. Their loans, in most cases, have been repaid promptly," Miller said.

He declared the issue is designed to be self-liquidating. Costs of servicing, if experienced with similar bond issues in the past is repeated, will be paid from funds received from the mortgagors.

"Although payment of the bonds is to be guaranteed by the state, so that in the event of large scale default redemption would be made from the state general fund, thus far no state funds have been required to make good loans to veterans of World War I," Miller explained.

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Exotic . . . inspired by the rare beauty of the white orchid of Caracas. Venezuela's tribute to the American woman.

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She's vibrant . . . vitally alert to the enchantment of the world around her. The fragrance she wears expresses her joie de vivre.

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MAIS OUI—2.00-3.75-6.75



She's daring . . . self-assured. Prophetically she spins her destiny with the bright promise of

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Weil's COBRA—5.00



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HUDNUT VIOLET SEC 1.00—3.00

EVENING IN PARIS 1.25 to 5.50

WORTH'S JE REVIENS 3.50

RUBINSTEIN HEAVEN-SENT 1.00 to 6.00

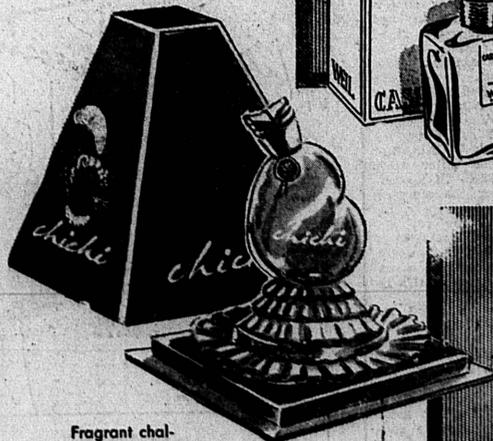
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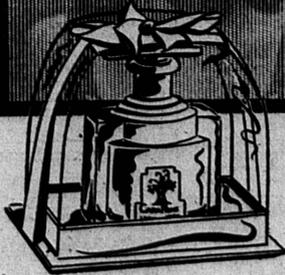
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Brilliant . . . sophisticated, yet hauntingly delicate. Dramatic cue to regal charm

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