

Right Guide

This column is designated to give official VA answers to veterans' readjustment problems. Send questions to RIGHT GUIDE, 1380 Sepulveda Blvd., Los Angeles 25, California.

QUESTION: National Service Life Insurance continues to hold first place in the number of questions asked by veterans. Some of their problems are consolidated in this column in an effort to clear up the issues which seem to confuse them most.

QUESTION: Is it possible to convert part of my insurance now, and keep the balance as term insurance?

ANSWER: Yes, that's possible. You convert any amount over 1,000 dollars, in multiples of 500. You may keep the balance as term insurance until your original term period expires.

QUESTION: What restrictions are there on holders of National Service Life Insurance?

ANSWER: NSLI is free from restrictions as to residence, travel, occupation, or military or naval service. The insured may live where he likes, go where he will or engage in any occupation; his government insurance policy still provides protection.

QUESTION: Is the veteran allowed any grace in the payment of National Service Life Insurance premiums?

ANSWER: A grace of 31 days without interest is allowed for the payment of any premiums other than the first premium payable under the policy. The policy remains in force during the grace period.

QUESTION: What is the "National Service Life Insurance Fund?"

ANSWER: National Service Life Insurance is mutual insurance. All premiums paid on this insurance and all interest earned thereon are deposited in a separate trust fund in the U. S. Treasury, designated as the "National Service Life Insurance Fund." The Government derives no profit from its administration and acts in the capacity of trustee of the fund for the sole benefit of the policyholders and their beneficiaries.

QUESTION: Can Creditors make claims on a beneficiary of a National Service Life Insurance policy?

ANSWER: Payments of insurance to a beneficiary are exempt from the claims of creditors of the beneficiary, and are not liable to attachment levy or seizure, either before or after receipt by the beneficiary. However, this exemption does not apply against the United States.

QUESTION: How can option under which National Service Life Insurance is payable be changed?

ANSWER: (1) by the insured at any or time or, (2) upon death of the insured, by the beneficiary, before any payment has been made. Whatever form of payment is provided by the insured, the beneficiary may arrange for payments to be made over a longer period of time, provided benefit payments have not commenced. The period of payment may not be shortened, however.

Five Enlisted For Army Tour Of Duty

Enlistments reported at the Army recruiting station here since Oct. 10, are the following: Stanley A. French, 1023 W. 214th st., enlisted for the ensuing 18 months, unassigned; Stanley P. Sanders, 1545 W. 216th st., with the Army air force, unassigned, enlistment to expire in three years; William E. McDaniel, 1810 W. 214th st., 18 months tour, unassigned; Eugene O. Erbetta, 2611 Arlington ave., 18 months, unassigned and William W. Mounts, 463 E. 218th st., who chose the armored branch of the service for the next three years.

2/Sgt. E. M. Bryant, Army recruiting sergeant here with offices in the Chamber of Commerce building, announces that former servicemen now may enlist in the regular army in a rank commensurate with their skill and training in their former branch of service. The Army, Bryant declares, offers 425 different types of jobs for men between the ages of 17 and 34.

first peek .. Christmas Preview .. OWL & SONTAG'S

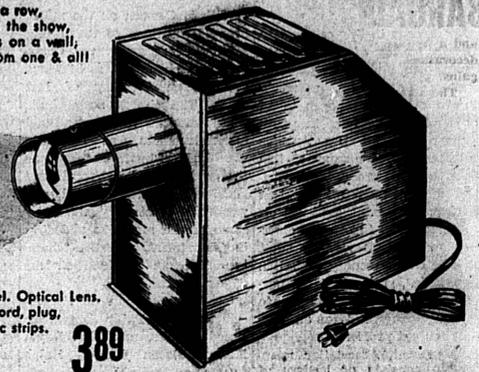
TOYLAND JOYLAND

Wonderful GIRL AND BOYLAND

Three and four year olds have never seen such toys! And it's a long time since mamas and papas have seen such buys. Compare the prices with what you paid for inferior toys during the war. If you're a Smart Santa, you'll do your Christmas toy shopping NOW — before the best irreplaceable metal, mechanical action toys are gone!

MAGNA-VUE PROJECTOR

The family sits in a row, While Willie runs the show, Projecting pictures on a wall, Loud applause from one & all!



All steel. Optical Lens. With 6' cord, plug, 4, 22" comic strips.

389

LITTLE BOYS

for action toys are wishin' ... Action satisfies their bubbling ambition ...



Metal PROPELLO GUN
Shoots 3-bladed "Props" that hum! Spring-powered ... It's super fun!

129



Happo, the CLOWN PULL TOY,
Twirls his hat & jabbars for joy! As he's pulled by a laughing boy!

198



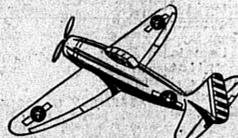
MAMMOTH TRUCKS of steel, Stake or Dumpers, painted real, 20-inches ... What fun to wheel!

149



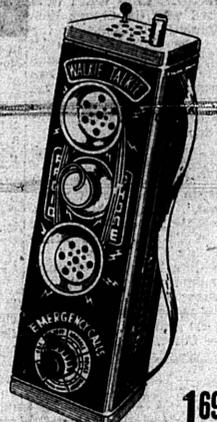
MOTOR BOAT in Plastic
Wind'er up! Set rudder right — Watch her speed! What a sight!

225



AIRPLANE KIT
Eager little fingers fit Aluminum parts together, bit by bit!

49c



WALKIE TALKIE "RADIO"
Flash the F.B.I. in code! Talk a 100' across the Patio!

169

LITTLE GIRLS

cute, pig-tailed Misses want toys to make them important little "Mrs."



DOGGIE, FAWN & "HOSS"
Colorful in plastic cloth, Wash'ble ... Loving baby, their boss!

129



"Cry Baby" DOLL
Nineteen inches tall, Softly weeps, sweetly sleeps.

49c



Dolly SEWING KIT
6" doll, 8 dresses ready to sew & fit, Tapestry & yarn, "How to Sew" tips.

98c



KIT for "NURSES" of Toyville
Has everything for dolly's ills, Thermometer, bandages, candy pills.

98c



Aluminum COFFEE SET
The little hostess proudly gets 18 pieces: shiny pot & 4-place set.

100



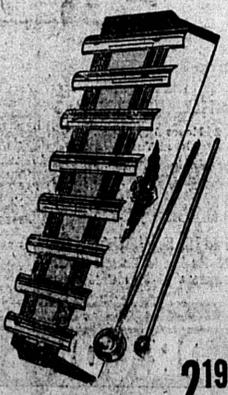
Metal Register BANK
Takes coins with ringing thanks, Makes Saving a prank!

479



Plastic BUBBLE SET
Bubble "Juice" — Wand or Pipe select, Hosts of rainbow bubbles get!

49c



8-key metal XYLOPHONE
Felled chamber for finer tone, Two mallets & music book to own.

219

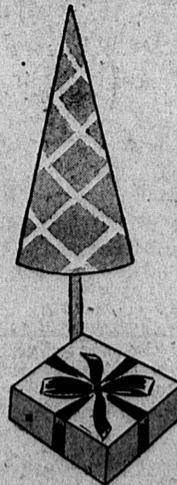
TINY TOTS

want toys to hug ... to kiss and cuddle ... and smother with love ...



Cuddle BEARS and PANDA
Make life much grander
For tots, who love the charms
Of saucy eyes and cuddly arms,
Of perky ears and chubby cheeks
And funny, fuzzy, furry feet ...
Christmas gifts to please
Chuckling, coo-ing babies!

169



From the fabulous GUND — PLUSH ANIMALS come ... Fuzzy arms outstretching, Roving eyes are fetching, Smiles from Tiny People, Who think Life's Steeple (The pinnacle of Baby Fun!) is hugging a Woolie Puppl-gund!

219 to 398



"TOPS IN TOYS FOR GIRLS AND BOYS"

OWL-SONTAG **Rexall** DRUGS