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.

The veteran and his NSLI. The Veterans Administration nationally and locally is in the middle of a three months' National Service Insurance informational campaign. It is not the purpose of the campaign to "pressure" veterans into reinstating lapsed policies, but the VA believes it vitally important to every veteran, and his dependents to know the facts about NSLI.

Eligibility: Any veteran who had active service between Oct. 8, 1940 and Sept. 2, 1945.

How much a veteran can carry? Not less than $1,000, not more than $10,000 and any amount in between in multiples of $500.

Types of policies to choose from: Since the new law amending NSLI became effective Feb. 21, 1947, initial application may be made for any one of the seven authorized plans. Before this law initial applications could be made for 5-year level term policies only and the insured would have to wait one year before being permitted to convert to one of the other policies.

Five-year level, or term insurance, is actual cost insurance. It affords maximum protection at the lowest cost. However, there is only a few cents per thousand accumulated or accrued value. It has no loan value. The difference a veteran pays between 5-year level and any one of the other policies represents approximately the cash surrender value of his new policy. To illustrate: a $10,000 5-year level policy will cost a veteran $6.70 per month and a 30-payment policy for the same amount at the same age will cost $16.70 per month; a difference of $10.00. This $10.00 represents the approximate saving he has made per month.

Payments to beneficiaries may be made in lump sum or in monthly installments ranging from 36 to 240 months in multiples of 12 months. To illustrate: If a veteran wants his beneficiary to receive the amount of his policy in 36 equal monthly payments, the beneficiary will be paid $28.99 per thousand of insurance per month; 48 months—$22.06; 60—$17.91, etc.

Taxation and exemptions: The proceeds of NSLI are exempt from all taxation and from claims of the creditors of the insured and creditors of the beneficiaries and are not liable to attachment, levy or seizure.

New insurance: Any veteran, regardless of the amount he previously carried and regardless of the fact he has never had any NSLI, may apply for any amount not to exceed $10,000. A physical examination is necessary for all new insurance.

Reinstatement of lapsed policies. According to the February 1947 ruling, veterans have until Aug. 1, 1947, to reinstate lapsed NSLI without physical examinations upon a statement that they are in as good health now as at the time of lapse, and the payment of two premiums (if 5-year level). Lapsed converted policies require payment of all lapsed premiums with interest.

Employment Opportunities Increasing

"Job opportunities have increased in the Torrance area in the past few weeks," Kenneth E. Bradley, manager of the Torrance office of the California Department of Employment said yesterday. "There are opportunities in many fields of employment that offer a chance for a career as well as permanent employment with nationally known establishments," Bradley continued.

A list of definite job openings as submitted by Mr. Bradley are as follows: chemists, nurses, control analysts, sales persons, receiving clerks, stenographers, typists, comptometer operators, beauty operators, waitresses, dishwashers, cooks, janitors, fountain girls, chamber maids, housekeepers, drop hammer operators, shoe repairmen, painters, bricklayers, automobile mechanics, machinists, instrument repairmen, sewing machine operators, drill press operators, hand presses and various types of labor.

FINCH FACES CITY ACTION IN AUTO REPAIR OPERATION

William Finch must face possible legal action for carrying on an automobile repair business at Carson st. and El Prado, according to action of the City Council recently.

The City Planning Commission reported that the body had denied Finch a zoning variance to conduct the auto repair shop at the location, but that he is continuing to operate the business there.

City Attorney Otto B. Willett was asked to take legal action.

State Studies West Basin Water Problem

The curtain now is rising on a new act in current efforts to solve the West Basin water problem affecting the lives and fortunes of the area's 300,000 inhabitants, as the California State Division of Water Resources, acting on appointment by the Superior Court as referee in the suit to apportion water rights of West Basin, moves forward in its methodical gathering of data necessary for a determination of the actual quantity of water that each city, industry and private water producer may safely take from the lowering ground-water reservoir.

Of all Southern California areas short of water, the plight of the West Basin is most serious, for not only has the basin been overdrawn for 30 years past, but each year the draft increases, and worse, the natural replenishment to the basin is diminishing because of the long overdraft of inland areas which supply West Basin. Coupled with this overdraft and failing replenishment, is the damaging and alarming encroachment of salt water in West Basin ground-water supplies, threatening complete and total destruction of the areas fresh water reserves.

It is this unhappy situation which prompted the City of Torrance, the California Water Service Co., supplying Redondo Beach and Hermosa Beach, and the Palos Verdes Water Company to reach an understanding with other major water produces whereby a suit to curtail pumping to safe limits was instituted as the only practical means of saving our ground-water resources for future generations.

The inestimable value to Southen California of a reserve of pure, fresh, local water is fully realized when we understand that about 80,000 acre feet was pumped from West Basin last year, and that if all of this amount had to be imported it would cost over $2,000,000 annually. Add to this the value of having local ground-water reserves available to meet possible failure of imported supplies, of having local storage to meet summer peak demands, plus the dollars and cents savings in having a virtually free distribution system which ground-water affords, and the reason for preserving the basin become readily apparent.

The opening gun in the fight to save the basin was fired last Sept. 30 in Judge W. Turney Fox's Superior court, when the California State Division of Water Resources was appointed referee in the suit to curtail pumping. The Division has since been engaged in studying the West Basin in order that the court may base its conclusions on the facts disclosed. So far the Division has:

Located 300 water wells.
Ascertained 250 well owners.
Investigated 75 wells (probably destroyed).
Found 55 new wells.
Secured 1,200 well logs.
Received 900 chemical analyses.

Producer's water rights to be established in court when the Division makes its final report will be based on water actually pumped from the Basin in October 1944. To cities and unincorporated areas of West Basin that are now totally dependent on ground-water supplies this presents an immediate problem. Inglewood for instance supplied a population of about 35,000 in 1944 by pumping all its water from the ground. If it is true, as has been authoritatively estimated, that Inglewood in 1950 will have a population of 133,000, then less than 25 percent of the city's needed water may be pumped from the ground, and the remaining supply will have to be secured elsewhere.

All other West Basin cities except Torrance face the same problem. Torrance is wisely and abundantly supplied with Metropolitan water.

NEW YORK CABS

According to the last registration, there are 10,288 taxicabs in New York; 9,851 in the District of Columbia and 3,275 in Chicago.

ROYAL BEDS

So much ceremony was once attached to royal beds that they were saluted by courtiers as if the beds were altars, according to the Encyclopaedia Britannica.

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Pint—With Sprayer NIL DEODORANT 89¢
Rit EASTER EGG DYE 10¢
Genuine Leather COIN PURSE Reg. 39c . . . . 23¢
Compact PAPER NAPKINS . 19¢
Snow White SHU-MILK . . . . 10¢
Asbestos IRON REST . . . 29¢
Sturdy ICE PICK . . . . . 13¢
13-Foot Roll FRICTION TAPE Reg. 15c . . . . . 9¢
Red Plastic ICE TEA SPOON . . 5¢
Johnson Plus Tax BABY OIL . . . . 43¢
Reg. 23c Williams SHAVE TALC . . . . 9¢
Set of 8 Washable PLACE MATS Reg. 49c . . . . 39¢

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