

## STAY PROTECTED

### MORALE OFFICER SAYS KEEP INSURANCE



**S**OLDIERS are urged to continue their Government insurance after their discharge from the army.

The War Department is anxious that all soldiers be fully advised of their rights and privileges with respect to continuing their insurance after their discharge from the army. This matter is of the highest importance to all soldiers and to the country at large, and in order that soldiers may be properly advised there has been created the Conservation Section of the Division of Military and Naval Insurance of the Bureau of War Risk Insurance with Mr. Winslow Russell, a prominent life insurance executive, at its head.

Already more than four million insurance policies have been issued to the officers and men by the Bureau of War Risk Insurance, which represents a sum exceeding more than thirty-six billion dollars.

In order that all the men who participated in the battles of this war might receive adequate protection, it was considered advisable to issue what is known as Annual Unloaded Renewable Term Insurance, this is the strongest, safest and cheapest life insurance ever written.

This insurance not only provides against death but also against total permanent disability, an extraordinary feature not contained in the usual life insurance policy, and compensates the disabled man as long as he lives and irrespective of whether or not death or disability were incurred in or out of the service.

Under the provisions of the War Risk Insurance Act it is provided, every person holding this insurance may keep it up in this form even after he leaves the service, but that not later than five years after the termination of the war as promulgated by Presidential Proclamation, the insured must convert same into one of the standard forms as may be prescribed by regulations and without medical examination.

Until converted all that is necessary for the soldier to do in order to continue his insurance in force after his discharge from the army is to pay his insurance premiums direct to the Bureau of War Risk Insurance, Washington, D. C.

Secretary McAdoo has stated that the advantages of continuing this insurance cannot be too strongly em-

Government Insurance is a right given to officers and enlisted men of this war, and in a sense is a reward for their service; if allowed to lapse by non-payment of premiums, its valuable advantages are lost forever and should the man later desire insurance it cannot be obtained except through some old life insurance company at a greatly increased rate.

This insurance is subject to 31 days grace, during which time it will remain in full force and effect and may be reinstated at any time within six months after lapse, in compliance with the terms and conditions as may be specified in the regulations of the Bureau.

Another grave danger is that the soldier's health may have been impaired while in service and he might not be able to pass an examination in another insurance company should he once lose his government insurance. So in order for the soldier to avoid uninsurability and give the protection to his wife and children hereafter, he must not under any circumstances allow his insurance to lapse.

Every soldier holding this insurance will be allowed to convert it at any time within five years period without another medical examination and regardless of what his present physical condition may be.

Regulations will be provided allowing the insured to pay his premiums, in other form, similar to those in vogue on standard life insurance.

Another most generous feature of the policy is the special protection that it cannot be attached, assigned or otherwise taken by creditors and the insurance goes to the man's wife and children free from their claims, further the beneficiary gets no vested rights in the policy, as the insured may change the beneficiary at any time upon written notice to the Bureau of War Risk Insurance.

Of course it is recommended that the soldier as soon as possible convert his insurance into one of the more permanent forms to be issued, these forms are now in the course of preparation by the Bureau of War Risk Insurance, and will include ordinary life, 20-payment life, endowment maturing at age of 62 and other usual forms of insurance. This converted insurance will also have cash and loan values.

This insurance backed by United States Government security is so wonderfully attractive that a man who fails to avail himself of this liberal and unprecedented opportunity to continue government insurance to the utmost extent of his financial ability, would be foolish as the government needs not employ any agent to sell this insurance, which is one of the largest items of expense of the priv-

ate insurance company, and as the expense of administering it is charged as a general government war expense it follows that the man gets it at a price much lower than that charged by private companies at peace rates. Further the plan of allowing the man five years in which to convert his insurance into some other form, gives to the man adequate insurance at the cheapest rate, and he is thereby able to utilize most of his earnings for the purpose of getting established in business, should he feel that he is financially unable to continue to carry the maximum amount, \$10,000.00, he is permitted by the act to reduce his insurance whenever desirable, but if it is once reduced he can never increase it again.

This war has brought home to the people of the contry as never before the economic value of life insurance, notwithstanding the entrance of Uncle Sam into the life insurance field, the business of private companies has thrived, and it is hoped that every encouragement and assistance will be given the enlisted man to continue his government insurance.

No greater heritage can the soldier leave to his wife and family than the protection provided for in this policy. There is no compulsion about continuing the insurance, the soldier may drop it any month he chooses. But every man that embraces this extraordinary opportunity and continues his government insurance will not only protect himself against disability and the inevitableness of death and their consequences, but will also learn the value of self-reliance and self-protection so essential to good citizenship and the welfare of the community in general.

G. Berry, Jr.,  
War Risk Judge Advocate.

### THEY SAY

They say that Private Fred Ziegler, orderly for ward B-6 is hunting Patient Caruso's scalp. Caruso has a mustach and stops over at the Red Cross building and never fails to admit that the famous Enrico is his uncle.

It seems that Caruso of our ward asked Ziegler to drop into a store while down town and to purchase some fleece lined collar buttons. Ziegler is obliging and they say he hunted most all over town. Finally a merchant suggested the plausibility of jokes in the army.

So they say that Freddie has murder in his eye and that Caruso hides behind the stove and is considering the shaving off of his mustach in order to disguise himself.

## RING DRUG COMPANY

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