

## "HANG ON TO WAR RISK INSURANCE"

Treasury Department Sends Out This Advice to Demobilized Soldiers.

### NEW POLICIES ARE PLANNED

Federal Government Perfecting New Forms With Many Advantages Which Insured Men Will Want in Place of Present Contracts.

Washington.—A busy place these days of demobilization is the bureau of war risk insurance of the treasury department of the United States, with its 14,000 employees and its files containing 30,000,000 records.

Demobilization is having the effect of making a large proportion of the soldiers become transient for an indefinite period after leaving the service. Many of the original addresses of these men become useless, as thousands forget to leave forwarding addresses and neglect to write to the bureau. In this way many men are losing touch with the bureau and are neglecting their insurance. Hence the efforts of the bureau to keep in touch with demobilized men are increasingly difficult, as demobilization progresses. Every possible agency is being used, including the Red Cross and public organizations of many kinds.

Uncle Sam is perfecting plans for the new forms of government insurance which the demobilized soldier will want in place of his war risk insurance. But the soldier cannot change his war risk insurance for this new insurance unless his monthly premiums are paid up to date on his old insurance.

#### Advice to Soldiers.

The advice which is being sent out from the bureau of war risk insurance to the soldiers who have left the service may be summarized thus:

Hold on to your war risk insurance. Keep up your premium payments.

If you have permitted your insurance to lapse—even if you have formally canceled it—hasten to reinstate it under the new and liberal provisions for reinstatement.

Write for advice or information to the "Insurance Division, Bureau of War Risk Insurance, Washington, D. C." Give your full name and your address, your rank at the time of applying for insurance; if in the army, your army serial number, the number of your insurance certificate, if known. In sending check or money order for your premium, make it payable to the "Treasurer of the United States" and mail it to "Premium Receipt Station, Bureau of War Risk Insurance, Washington, D. C."

Uncle Sam provided every soldier, sailor and marine with a right to a policy for \$10,000. If you can't keep all of it, keep at least part of it. You can reduce it if you have to.

You can convert to a government endowment policy which will assure financial comfort in later years.

All policies issued by the government contain a total disability clause, making them payable at any time you may become totally and permanently disabled, regardless of your age.

A service man, after his return to civil life, may engage in any occupation, no matter how hazardous, without affecting his insurance.

No physical or medical examination is necessary for the conversion of policies.

Your government insurance is protected from the claims of creditors.

Neither you nor your beneficiary ever will have to pay a cent taxes to the government on the proceeds of your government insurance.

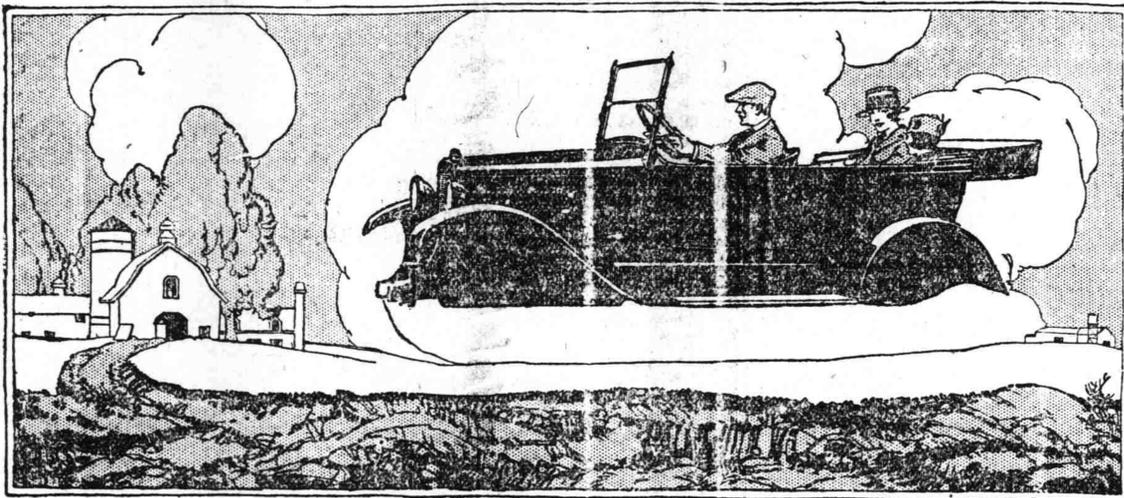
You may pay your premiums by the month, without having to pay anything extra on account of additional expense to the government of collecting monthly premiums. Or, if you prefer, you may pay quarterly, semi-annually or annually. The government pays all the expenses of running the business.

You may have the whole month in which to pay the premium for that month. If you fail to pay and your policy lapses, you may get it back through provisions for reinstatement.

#### Cash and Loan Values.

After one year the new government policies will have guaranteed cash and loan values, also paid-up insurance and extended term insurance values. The "cash value" of a new government policy is the amount the government gives you if you choose to give up your insurance. The "loan value" means that you can borrow money on your policy up to 94 per cent of the cash value. "Paid-up insurance and extended term insurance values" mean that in the new policies, if you stop paying premiums after one year, the government allows one of the following options: (1) To remain insured for a certain time without cost to you. (2) To receive a policy for a smaller amount, which will be paid, no matter when you die, and on which you will not have to pay any more premiums.

One of the most valuable features of a government insurance policy is that it provides for the disability of the holder, as well as for his death. When for any reason you become totally and permanently disabled, you not only do not have to pay any more premiums, but the government pays you the full monthly sum called for by your policy every month, no matter how long you live.



## With Three-Point Cantilever Springs New Overland 4 Seems to "Sail Over The Roads"

THE new Three-Point Cantilever Springs of Overland 4, by their special construction and design, protect car and passengers from ordinary road jolts. Bumping, twisting, swaying and vibrating are wonderfully lessened. The blows of the road seldom reach you. There is less tendency to bodily fatigue after long rides.

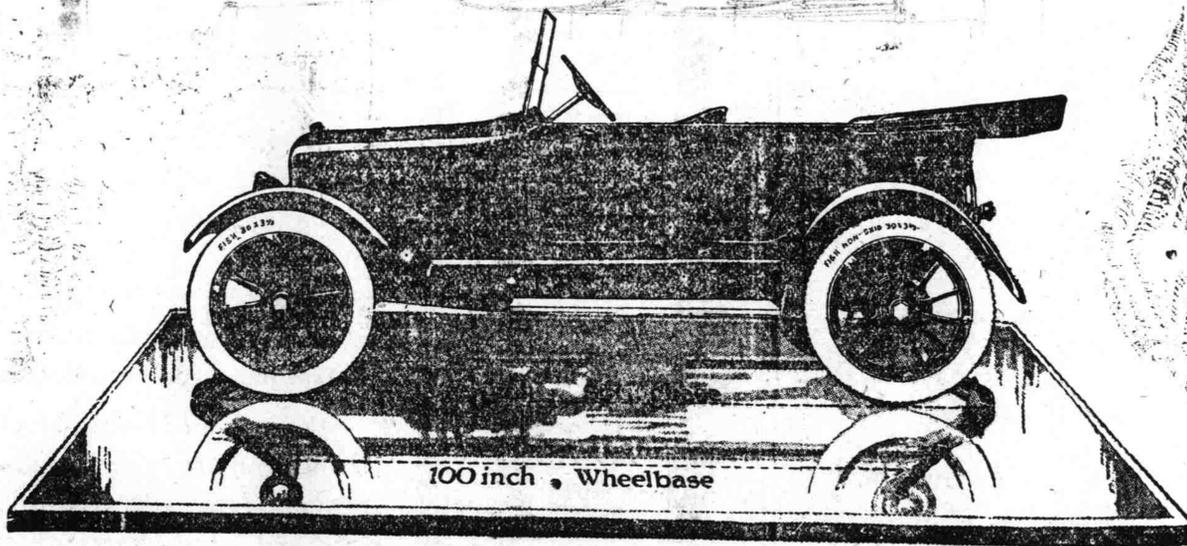
The springs of Overland 4 attached at the ends of a 130-inch Springbase give the riding comfort and road steadiness heretofore possible only with cars of long wheelbase and great weight, yet Overland 4 retains the light weight and economy advantages of 100-inch wheelbase.

Three-Point Cantilever Springs protect the car from the hammering and wear of road blows. They lengthen its life and reduce upkeep costs.

Equipment of Overland 4 is dependable and complete from Auto-Lite Starting and Lighting to Tillotson Carburetor.

250,000 miles of test have made the strength and endurance of this car a matter of record.

See Overland 4 at the first opportunity. Ask for booklet. Overland 4 Touring, \$845; Roadster, \$845; Coupe, \$1325; Sedan, \$1375. Prices f. o. b. Toledo.



B. L. BALLENGER, Distributor, Tryon, North Carolina

# HELP FIGHT TUBERCULOSIS

## BUY RED CROSS SEALS