

## More Extra-Risk Life Insurance Was Bought In Past Year

400,000 Policies Issued On Persons With Job Hazards

More than 400,000 new extra-risk life insurance policies were issued in this country in 1952 to persons in impaired health or hazardous occupations, according to the Institute of Life Insurance.

The extra-risk policies numbered 12 per cent more than were issued two years ago and represent in many instances persons who would have been uninsurable by standards of a generation ago.

Last year's purchases of extra-risk policies, all on the ordinary insurance plan, represented \$1,880,000,000 of protection—9 per cent of all ordinary purchases in 1952, excluding credit life insurance.

At the start of this year, more than 4,700,000 extra-risk policies were in force for a total of approximately \$11,700,000,000. Two years ago, there were nearly 4,400,000 such policies for \$9,600,000,000 in force.

While the issuance of extra-risk policies was started more than 50 years ago, the greater part of them has been issued in the past decade or two, as more and more companies have come to write policies of this type.

Because of extra-risk policies, there are only a few highly hazardous occupations which operate as a bar to life insurance protection, most occupations now being covered at an extra rate on proportion to the extra hazard involved. About one-fifth of the extra-risk policies issued in 1952 involved occupational hazards. This is a smaller percentage than two years ago, when occupational hazards accounted for one-third.

The largest portion of extra-risk cases, accounting for about one-fourth of the total in 1952, comprised those with some evidence of heart disease.

The third largest group was that involving overweight or underweight, with the excess weight as the chief cause of extra hazard. Weight deviations accounted for about one-seventh of all extra-risk cases.

The average size of policy bought under extra-risk insurance has increased in recent years, 1952 purchases averaging \$4,600 or two-fifths greater than the average for standard-risk policies. For the total of all extra-risk policies in force, the average is \$2,500 or slightly higher than the average for ordinary standard-risk policies.

**Vic Vet says**

YOU'RE MISSING A GOOD BET IF YOU DON'T INVESTIGATE THE ADVANTAGES OF PAYING YOUR GI LIFE INSURANCE PREMIUMS ANNUALLY, SEMI-ANNUALLY OR QUARTERLY INSTEAD OF MONTHLY

during January and February, and his livestock will graze it until it is completely gone.

Another good result of the supplemental grazing, Robinson says, is that the cattle gained considerable weight while on the barley, they were only holding their own in the feed lot.

## Courtesy Contagious On Part Of Drivers

Unique Window Stickers Adopted By Some Police Courts

Courtesy is contagious, according to the North Carolina Motor Carriers Association.

"Once you give or receive the 'go-ahead' at an intersection, for instance, you will tend to relay that go-ahead to the next driver you meet, and the next," says J. T. Outlaw, N. C. Motor Carriers Association Executive Vice President.

"Police courts have even adopted the plan of giving 'Courtesy Is Contagious' window stickers to persons being judged," Outlaw added. "This shows that the courts believe courtesy is essential to safety. It's proper attitude that counts in driving," he continued.

"If you feel that there's room on the road for others besides yourself, you're half way courteous. Then you become a good deal more courteous—and safe—once you start thinking about every other driver you encounter and acting to keep out of accidents with other drivers.

Highway courtesy is giving the right-of-way at intersections to motorists and pedestrians. It is helping others in trouble. Finally, to be courteous is to have as much concern for other drivers as you have for obeying traffic laws.

## Hospital Patients

Patients admitted to the Chowan Hospital during the week of June 1-7 were as follows:

White—Mrs. Lydia Baker, Mrs. Marie Kelly, Miss Daphne Lassiter, Mrs. Wilma Sykes, Mrs. Sylvia Winslow, Miss Shirley Eure, Mrs. Velma Harris and baby girl, Mrs. Isabell Byrum, Mrs. Beatrice Hollowell, Leslie Morgan, Claude Rogerson, Miss Barbara Spencer, Mrs. Willie Mae Hollowell and baby girl, Mrs. Roberta Nihart, Mrs. Elizabeth Barrington, William Rollins and Master Charles Evans, Jr.

Negro—Joe Valentine, Joshua Baum, Cora Norman, Joseph Smith, Alephia Felton and baby girl, Mary Phillips, Annie Spruill, Wessa Stokes, Idell Walton and Barbara Privott.

Patients discharged June 1 to 7 were:

White—Mrs. Ailene Bunch and baby girl, Mrs. Millicent Jordan, Master Donald Jordan, Miss Daphne Lassiter, William Brunson, Infant Brenda Kay Chappell, Mrs. Marie Kelly, Miss Shirley Eure, Mrs. Julia Sutton, Leslie Morgan, Mrs. Willa Perry, Mrs. Velma Harris and baby girl, Joseph Smith, Claude Rogerson, Miss Barbara Spencer, Walter Stuelpe, Mrs. Roberta Nihart, Mrs. Beatrice Hollowell, Mrs. Willie Mae Hollowell and baby girl, Master Charles Evans, Jr., Mrs. Elizabeth Barrington and William Rollins.

Negro—John Walton, Mary Freshwater and baby boy, Mattie Modlin, Edna Spencer, Mary Phelps, Joe Valentine, Wessa Stokes, Joshua Baum and Marina Boone.

Visiting ministers for the week are: White, the Rev. Gordon Bennett; Negro, the Rev. W. H. Davis.

## GAMMA GLOBULIN AND POLIO

(A Summary of Questions and Answers)

Does a GG shot for measles also protect against polio?

Probably not. The dose for measles is smaller. All measles epidemics usually occur several months earlier than polio, so the life span of the antibodies would end before the polio season.

If GG gives temporary immunity, how long may we feel safe during a severe outbreak?

Absolute security against polio is unwarranted at any time, but the temporary protection cannot reasonably be expected for more than five weeks.

Is a GG shot painful?

Just a minor soreness. Of course, children protest, at any injection, mostly because the sight of a long needle is frightening. But the majority of children do not have appreciable soreness.

## LINES BY SOGLOW



Do you honestly know anyone who has won the Irish Sweepstakes? Who was left a fortune? Or who struck oil? No friend of mine has! Nor I! And, I bet you never will, friend! The chances are millions to one against such fabulous luck! So, if you are splurging your way through life, waiting for a windfall to support your old age or buy off the mortgage—sorry! It's mighty unlikely!

You'd better sign up for Payroll Savings where you work. Start putting a few dollars each payday in Savings Bonds. Then, one bright day you'll have a true windfall! A solid collection of United States Savings Bonds!

Is GG more effective in children than adults?

No. But children are more susceptible to polio than adults. Persons 15 years old and older usually have antibodies to at least one of the known polio viruses, the result of contact during childhood (usually unknown at the time) with one or more of the polio viruses.

Are there any after-effects of a GG shot?

None has been reported to date.

If you've had polio do you need GG for protection?

Theoretically yes, because there are three polio viruses and immunity to one does not provide immunity to the others. However, the number of patients who get polio more than once is very small.

Can you get GG in pill form?

No. GG is useful only when injected into the muscles where it can be absorbed into the bloodstream.

Who discovered GG and when?

The method of breaking blood up into GG and its other parts, as well as the many uses for these blood fractions, were discovered by a team of scientists headed by Prof. Edwin J. Cohn at Harvard University during the early years of World War II.

Is GG the answer to polio?

No. A real solution would mean positive protection that would last for a period of years. This is why the search for a preventive vaccine is being pressed forward continuously.

How does GG differ from a vaccine?

GG containing antibodies from the

blood of other people, provides temporary protection for about five weeks. A vaccine, consisting of virus modified so as to be incapable of causing paralysis, would stimulate the body to make its own antibodies and thus provide longer-lasting protection.

Why isn't GG given to polio patients?

By the time a patient has come down with symptoms of the disease and is diagnosed as having polio, the virus has already damaged the nervous system. The antibodies cannot do any good once an individual's nerve cells are damaged.

Is GG overrated, as some people say?

Possibly, if people think of it as cure-all or final answer. However, neither the scientists who tested it nor the National Foundation for Infantile Paralysis which sponsored the tests has claimed more than temporary protection for it, when given in proper doses under proper conditions and at the proper time.

How can you get GG this year?

By asking your doctor whether your

need is judged a situation in which GG is being prescribed in your community.

## MRS. MARY FOREHAND EVANS WAKE FOREST HONOR STUDENT

Mrs. Mary Forehand Evans of Rocky Mount, daughter of Mrs. Eva H. Forehand of Tyner was among approximately 305 Wake Forest College students to graduate June 1st. She received the B.A. degree and was an honor student, making Cum Laude.

Mrs. Evans majored in English and education and minored in history.

## Obvious Conclusion

The city editor was lecturing the cub reporter again.

"You use too many words, Wadsworth," he said. "You say here that he was poor but honest. Why not just say he was honest?"

"Again, you say that he was without money or friends. You're wasting space. Simply say he was without money."

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## COTTON QUIZ

WHAT DO A BALLERINA AND A LUMBERJACK HAVE IN COMMON?

ANSWER: COTTON SHOES LACES IN COTTON LACES DECORATE AND THE BALLERINA, JUST AS THEY KEEP THE SOLE OF THE LUMBERJACK'S SHOE AND COMFORTABLE.

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