

THE NEWS of Orange County

Published Every Thursday by

THE NEWS, INCORPORATED

J. Roy Parker, President

Hillsboro, N. C.

Entered at the Post Office at Hillsboro, N. C., as second-class matter.

SUBSCRIPTION RATES

1 Year (in Orange County)	\$2.00
1 Year (outside Orange County)	\$2.50
6 Month (in Orange County)	\$1.50
6 Months (outside Orange County)	\$2.00
Special Rate to Service Men	

THE NEWS of Orange County is the oldest newspaper of continuous operation in Orange County.

Member North Carolina Press Association and North Carolina Weekly Newspaper Association

Thursday, August 8, 1946

Liberal Insurance Benefits Now Available for Veterans

The liberalized insurance benefits which became available to veterans when President Truman signed the Congressional Act amending the National Service Life Insurance Act of 1940 were anticipated by numerous ex-servicemen and women in North Carolina who have recently reinstated policies they allowed to lapse when they left the service.

Widespread reinstatements in North Carolina were attributed by Regional Insurance Officer E. C. Bailey to expectation on the part of veterans that the law would be changed. Until January 1, 1947, he added, a veteran may reinstate lapsed National Service Life Insurance simply by paying two months back premiums and signing a statement that his health is as good as it was when his premium was due. After that date a physical examination will be necessary in most cases.

As originally enacted, NSLI was designed to meet the needs of men and women at war. The new amendments make it more attractive to veterans in peace time. Besides providing for lump sum payments to beneficiaries, the amendments also create endowment types of policies, permit the naming of beneficiaries outside the restricted classes included in the original bill, and offer total disability benefits which were not previously included.

Veteran policyholders in North Carolina are sending premium payments to New York at present, but accounts for this area are being transferred to VA's Richmond branch office in a move for more efficient service. Mr. Bailey stressed, however, that policyholders should continue to send payments to New York until they receive individual notices of the change of address. He urged also that they refrain from writing to the Richmond Branch Office for the present, explaining that an influx of letters would interfere with setting up of accounts there.

"Veterans now holding term insurance policies need feel no compulsion," he continued, "to convert their policies immediately to permit types. Term insurance policies issued before January 1, 1946, may be continued without change for 8 years from the date they were issued and policies issued after December 31, 1945, are good for 5 years without the necessity of converting to any of the more permanent types of insurance.

As originally issued the permanent policies provided in National Service Life insurance were: ordinary life, on which the policyholder pays for as long as he lives at a level premium; 20-payment life, on which premiums are paid for 20 years and after which no more premiums are required; and 30-payment life, on which premiums are paid for 30 years.

In addition to these types of policies the amendments provide for 20-year endowment policies, endowment at age of 60 and endowment at age 65. On all of these endowment policies the premiums must be paid for the indicated length of time, at the expiration of which the face of the policy may be paid to the veteran. Those veterans who have converted their term insurance to one of the previously authorized plans are permitted under the amendments to change to one of the endowment plans if they wish.

Beneficiaries

All restrictions on the choice of beneficiaries which were imposed by the original act have been removed. Formerly the insured was permitted only to designate beneficiaries who were near relatives. He now may designate any person or persons, a corporation or his estate as beneficiary in his insurance policy.

Modes of Settlement

The only method of settlement previously provided was monthly income or annuity payments which were provided for a guaranteed period of 120 months or as a refund life income, paid in equal monthly installments with the guarantee that the face of the policy will be repaid. These forms of payment are still available.

In addition to them the amendments provide an option under which the insured may have his insurance paid in a single lump sum to beneficiaries, or he may elect for payments made in equal monthly installments ranging from 36 to 240 months.

Total Disability Benefits

A new feature added to the insurance by

these amendments is the payment of benefits to an insured who is totally disabled for as long as six months. These payments are at the rate of \$5 a month for each \$1,000 of insurance and are payable for as long as the disability exists. The insurance itself is not affected by the payments so that beneficiaries enjoy the full face value of the policy upon the death of the insured. The new total disability feature may be added to any form of NSLI, including term insurance. It is only necessary that the insured meet specified health requirements and pay the extra premium that is required for this additional benefit.

Application for New Insurance

All persons who served in the armed forces between October 8, 1940, and September 2, 1945, are entitled to apply for new NSLI. The total amount which may be carried by any applicants may not exceed \$10,000. The application may be filed at any time and will be granted upon proof that the applicant meets the required health standards. This is a definite change from the previous provision which limited all veterans to the amount of insurance they had while in service.

Rejected Applications

Applications for insurance which were rejected solely for health reasons between October 8, 1940, and September 2, 1945, are validated by these amendments in cases where the applicants were killed or totally disabled in line of duty while in service. This amendment will provide income for beneficiaries who receive no insurance payments under the old law.

Miscellaneous Provisions

Numerous miscellaneous provisions are included in the amendments. Most of them are of a technical nature or are applicable to limited groups. They include the right to assign a beneficiary's interest to specified relatives of the insured provided payment of the insurance has not started. Present beneficiaries under insurance on which payments started before September 2, 1944, are permitted to select refund life income payments instead of former modes of settlement. And suits in United States courts are authorized in cases where there is any disagreement over claims. Those eligible will be notified of their rights by the VA and need not make inquiry.

BY THE NEWS

WE HARDLY THINK that the promoters of the effort to preserve the Nash-Kollock property will get what they desire in requesting \$1,000 as Hillsboro's share in purchasing the property.

Not when \$800 is still needed for the construction of the youth recreation center here and not when the American Legion is currently making a drive for funds to use in constructing a Legion hut here will the promoters secure from the merchants and townspeople \$1,000.

And we hardly believe the people of Chapel Hill and in the county are interested enough in the project to dig down deep in their pockets to fork over the other \$2,000 needed to purchase the property.

THE \$3,000 WOULD only be a starter in securing enough funds to complete the project and maintain it after completion.

With plans for the construction of a freezer locker plant progressing as they are, we can think of no better location for the plant than the property on which the Nash-Kollock building is now located.

The plant would bring many more people to town than would the preservation of the building. In this era of progress, we don't yearn for the preservation of old buildings which point only to the past history of a town or section.

WHAT HILLSBORO and other towns of its size need are modern plants, buildings and ideas to make it grow and prosper.

Certainly with as many business houses as are needed in Hillsboro and with as many homes needed for those who now live in two, three and four-room apartments the money and materials which could be consumed in restoring the building could be put to a much better use in some other fields of endeavor.

A MUTE REMINDER of the hundreds of people who were in town Saturday and of the many ticket stubs which were poured into the box greeted members of Hillsboro's trash detail Monday morning when they started to move the box of stubs which had been placed in the rear of THE NEWS office. . . . As Gene Tapp, Pete Benton and Bill Johnson, Negro garbage collectors, started to pick up the box, the 100,000 ticket stubs forced the bottom out, scattering the stubs over the ground. . . . A large coal shovel was then brought into play to remove the stubs from the ground.

VARIOUS ESTIMATES of the number of stubs scattered Saturday were made. We heard everything from 1,000 to 6,000. . . . Members of the committee which sponsored the sales promotion plan placed the number here as between 2,500 and 3,000.

Nash-Kollock

(Continued from Page 1)

boro and Chapel Hill. Application blanks are to be placed in all stores and those interested in signing up for a locker are urged to secure the blanks from local stores.

Letter of Mrs. Parker to the merchants concerning the Nash-Kollock property follows:

To Mr. Robert Forrest and members of the Hillsboro Merchants Association:

Ladies and Gentlemen: The building known as the Nash-Kollock house, the only historic mansion remaining in Hillsboro from pre-Revolutionary days, was built in 1767 by Isaac Edwards, private secretary to Governor Tryon, and became "the other home" of the Governor during his stay in North Carolina. Governor Martin afterward resided there. It is one of the most perfect architectural examples of its period, and as such its preservation is greatly desired by all North Carolina historic and patriotic societies and by antiquarians. The N. C. Society for Preservation of Antiquities since August 1943 has had the property listed as a restoration project. Associated with local promoters the following plans have been formulated:

I. To restore the mansion proper to its original appearance and also

the addition to the east of the mansion; to reconstruct such others as will depict the manner of living in Colonial days.

II. To devote the buildings to the use of Orange county residents in this manner: the mansion will become a war memorial of all wars participated in by North Carolina, and complete available records of all service men and women in Orange county in all wars will be kept in a suitable cabinet in the parlor of the mansion. The parlor will become a club room for men and women of Orange county, for small affairs approved by S.P.A. Securing whatever furniture is available formerly used by Nash-Kollock school for this room will be the privilege of the Historical Society.

III. To devote the southwest room of the mansion to a self-sustaining kindergarten.

IV. To place in the hallway a desk for information to tourists, for sale of postcards and souvenirs, and for the display of a small scale model of the school room and furnishings.

V. To make of the school room a school memorial and assembly hall 36x36 feet square, for a central location in which to hold meetings of county organizations according to their needs, as a recreational, cultural, social and educational center for the entire county

with equipment for various uses. On the walls in glass cases will be shown the mementoes of Nash-Kollock students and county relics.

VI. The basement will be devoted to handicraft of all ages, and a manual training room—a memorial to the girls and boys in Orange county who did not come back.

VII. A swimming pool and other outdoor activities are planned for the ample back lot. It is proposed to have the entire recreational program under a state recreational setup.

As a financial asset to the town, as a sight-seeing objective the project would be of inestimable value, as other similar projects have proven. The value to the better life and higher standards resulting from the proposed plans

could not be computed in dollars and cents.

The proposal for our possession of the property is this: to raise funds to purchase the property and make the east wing usable by the county; to show proof that funds are available and that the restoration will be done according to plan. Financing the project will be entirely by donations and concerted activities, good will and personal services. We will be aided entirely by the interest shown in the county. Three thousand dollars is needed at present for purchase of the property, \$1,000 each for Chapel Hill, Hillsboro and the county. Would you appoint a committee to confer with an S.P.A. representative as early as possible? (Mrs.) Jessie G. Parker, S.P.A. Representative

Jefferson Standard Life Ins. Co.

of GREENSBORO, N. C.

JOHN W. UMSTEAD
Manager

111 Corcoran Street Bldg.
DURHAM

132 E. Franklin Street
CHAPEL HILL



"The farm next to mine has electricity. My farm has not. Yet I have had my application in for a longer time. Why is this?"

This query . . . a most natural one . . . reaches the Duke Power Company a good many times these days. Here is the answer: The shortage of vital materials does, in some instances, keep us from extending service even a few hundred feet!

It is often true that one farm can be served by a cut-in from an existing secondary line . . . while to serve a neighbor, only a few hundred feet away, poles, or a transformer are necessary.

We want you who are still waiting for electric service to know that just as fast as they can be obtained, poles are being set, wire strung, and transformers installed.

Extension of the advantages of electricity . . . Industrial, commercial, urban, and rural . . . is our aim. It is being carried forward with the least delay possible under existing shortages.



DUKE POWER COMPANY

Serving the Piedmont Carolinas