

Vic Vet says

SERVICEMEN UNABLE TO PAY PREMIUMS ON THEIR COMMERCIAL LIFE INSURANCE POLICIES MAY ASK V-A TO GUARANTEE THE PAYMENTS UNDER THE SOLDIERS' AND SAILORS' CIVIL RELIEF ACT



For full information contact your nearest VETERANS ADMINISTRATION Office

More than 1,800,000 checks, representing an amount in excess of \$150,000,000 have been mailed to holders of National Service Life Insurance policies in the second GI insurance dividend, Veterans Administration said.

The first payments of the dividend were made in April. They are proceeding so far on schedule, according to the agency.

VA estimated when the second dividend was announced that the payments would require about a year to complete. The number of policies to share in the payment was announced as somewhat over 8,000,000 and the total amount of the dividend to be distributed was calculated as approximately \$685,000,000.

The policies eligible for dividends are those which have been held in force for three months or longer, between the anniversary date of the policy in 1948 and the corresponding date in 1951.

The bulk of the accounts are being paid between three and four months following the anniversary date of the policy. If a policy has expired and has been renewed or converted within the three-year period, the veteran will receive two checks, one for the expired policy and one for the new one.

No applications are required for the dividends. The Veterans Administration has cautioned veterans not to write inquiries with reference to their dividends, since the answering of these letters will slow up the process of payments.

Q — May I change the beneficiary to my NSLI by a last will or testament?

A — No. A change of beneficiary must be made by written notice to the VA over the signature of the insured, and shall not be binding on the VA unless received and indorsed on the policy by VA. An original designation of beneficiary may be made by last will or testament.

Q — I recently received my

LIBRARY NEWS

Hours — 2-6 every Week day except Wednesday.

JOAN TAKES A BOW—Nora Benson. When the principal of Rowland High calls off the class play because of the high royalty fee involved, the seniors get permission to write a play of their own, and push right ahead with plans. The vitality of the characters as well as the valuable help in writing and producing plays will hold the reader's interest.

MARTIN BUTTERFIELD — John Burgan. Martin didn't mean to get stuck in the highest girder of the Lick Creek bridge. He hadn't intended that his mother should find the garter snake coiled in her waste basket. This today's version of Penrod and Tom Sawyer will delight the reader.

WEEK END IN HALIFAX

Mr. and Mrs. M. C. Dickens, Sarah, Bobby, Jarvis and Julia Ann spent last week in Halifax visiting members of their families. Linda and Gwendolyn Dickens returned home with them for a visit. Their parents will drive up this week end for them.

GRUVER GUESTS

The Rev. and Mrs. J. H. Gruver had as their guests from Friday to Monday Mrs. Gruver's brothers and sisters-in-law, Mr. and Mrs. Landon C. Painter of Alexandria, Va., Mrs. George W. Painter, and Henry L. Painter of Washington, D. C.

ENJOY STEAK FRY

Sunday afternoon Mrs. Elizabeth Webster Watson and son, Neal, of the Mars Hill college English department, had Larry Glenn and Joanne Cordell as their guests at a steak fry atop Mt. Pisgah.

ALLISON GUESTS

Mr. and Mrs. W. A. Allison and Elaine had as guests several days last week, Mrs. Carl Brown and children, Wayne and Sandra, of Troutman.

NSLI dividend from VA, and I'm pretty sure the amount is wrong. Where do I write to get things straightened out?

A — Write to the VA district office handling your account. Be sure to include all necessary information so that office can readily locate your file—such as full name and address, insurance number and service serial number.

Government life insurance term policies held by veterans and those in service may be renewed at the expiration of any term period for a successive period of five years without physical examination, as the result of two amendments to the insurance laws signed by the President, Aug. 2, Veterans Administration announced.

Public Law 104 grants this right to holders of National Service Life Insurance and Public Law 101 contains a similar provision applicable to United States Government Life Insurance.

Formerly, renewal was authorized by the Congress for one additional five-year period at a time. The new legislation permits such renewals indefinitely.

The premium rate paid for term insurance increases each time it is renewed for a new five-year term period, in accordance with the age of the insured at the time of renewal, and becomes expensive to carry in the upper age brackets. For this reason, VA recommends early conversion to a permanent plan of insurance, for which the premium remains the same for the life of the contract.

The successive renewal periods granted by the Congress for term NSLI or USGLI policies apply only to those contracts for which the term period has not yet expired.

Q—Why is it that I can't get a reply to a letter I wrote Veterans Administration several months ago?

A—In all probability, your letter is one of many that does not give sufficient information to identify you. In many instances, research must be made before the writer is identified, the claim acted on, and a reply sent out. It is estimated that about 20 per cent of all letters received by VA do not give sufficient information for identification.

Q—A veteran friend of mine has two discharges from service—one honorable and one under dishonorable conditions. He received the first in 1945 and the second in 1949. Would he be eligible for a GI loan?

A—He would be eligible for the loan on the basis of his honorable discharge from his World War II service provided that, during that period of service, he was on active duty at least 90 days, or was discharged sooner for a service-connected disability.

Montreat Cottage Owners Elect New Officers

Mrs. John P. Williams of Philadelphia and Assembly drive, Montreat, was elected president of the Cottage Owners' Association at a meeting held in the chapel of the Anderson Auditorium on Aug. 14.

Other officers elected were, vice-president, the Rev. J. V. N. Talmage of Korea and Montreat; secretary, Mrs. Mellinger E. Henry, Montreat; and treasurer, Paul D. Hastings of Reidsville and Montreat. Directors elected were Miss Mary Stewart McLeod, Bartow, Fla., the Rev. J. M. Gettys, Richmond, Va., and Marion Wellford, Memphis, Tenn. All the officers were elected for a term of two years.

IN TENNESSEE

Mr. and Mrs. Stanley Garland spent Wednesday night in Erwin, Tenn.

HERE FROM SALISBURY
Mrs. N. R. Richardson and Miss Merrie Richardson of Salisbury visited Mr. and Mrs. John H. Stepp, Sr., last week. Mrs. Richardson is Mrs. Stepp's mother and Miss Richardson a sister.

GUESTS FROM FLORIDA
Mrs. Jennings C. Dumar and daughter, Susanna, of Ocala, Fla., and Miss Virginia Warren of New Smyrna, Fla., are visiting Mr. and Mrs. Walter Burgess and Miss Belle Murray at Ridgecrest.

AT CRESCENT BEACH
Mr. and Mrs. A. F. Tyson, Jr., David, Patty and Joe, Mr. and Mrs. J. L. Holman, Jr., and Dr. and Mrs. S. M. Bittinger spent last week at Crescent Beach.

VISITS PAPPY AND MOM
Miss Barbara Morrow of Charlotte spent the week end with her parents, Mr. and Mrs. Wade Morrow.

TELEPHONE BLACK MOUNTAIN 4101 FOR PRINTING NEEDS

Notice of Sale of Real Estate for Taxes

At 12:00 Noon, Monday, September 10, 1951 at the City Hall in Black Mountain, N. C., I will sell at public outcry to the highest bidder for cash pursuant to the laws of the State of North Carolina and the Town of Black Mountain all land in the Town of Black Mountain whose owners are delinquent in the payment of their taxes for the year 1950. The list of lands to be sold and the amount of the taxes due by each delinquent owner with cost and expense of advertising and sale to be added as required by law, is as follows:

OWNER AND LAND	TAXES
Anderson, Mrs. Sarah Louise, Lot 103	Sheet 15 20.80
Atkins, D. S., Lots 85, 83, 84, 94, 95, 96, 97	Sheet 17 15.17
Atkins, Ross, Lot 94	Sheet 15 21.97
Begley, Marcus F. & Ruby, Lot 136	Sheet 18 65.38
Betts, C. S., Lots 13, 12, 12½	Sheet 15 73.20
Betts, Mary Elizabeth, Lot 377	Sheet 11 76.48
Blades, Emma D. est., Lots 132, 133, 137, 138, 139, 140	Sheet 14 150.00
Burgess, Frank, Lots 10, 11, 12	Sheet 14 15.66
Burnette, Mrs. W. H. est., Lots 182, 183	Sheet 18 2.84
Byrd, C. E., Lot 2	Sheet 15 24.45
Carter, O. F., Lots 16, 142	Sheet 14 7.86
Clark, Winfred L. et al, Lot 86	Sheet 15 1.20
Clevenger, C. W., Lots 29, 31, 33, 35, 37, 39	Sheet 18 54.00
Lots 105, 106, 109	Sheet 15 45.57
Cook, A. T., Lots 363, 364, 365, 366	Sheet 9 16.11
Cordell, Edward W., Lot 119	Sheet 11 25.84
Lots 96, 98	Sheet 11 55.04
Craig, E. H., Lots 49A, 116	Sheet 15 1.50
Creasman, W. H., Lot 145	Sheet 18 31.70
Davis, H. M., est., Lots 194, 195	Sheet 15 48.30
Dotson, Jason M., Lots 343, 344, 345	Sheet 11 4.40
Dougherty, Mrs. Janet M., Lots 228, 229	Sheet 11 23.20
Duckworth, James H., Lot 93	Sheet 15 67.30
Dula, Mrs. Cora, Lots 87, 88C	Sheet 15 16.50
Eckles, R. S., Lots 11, 11¼, 524	Sheet 9 82.60
Lots 105, 107, 108	Sheet 18 49.80
Lots 165, 157, 165, 166, 167	Sheet 15 24.50
Fortune, C. M., Lots 97, 102	Sheet 15 16.50
Goodman, J. M., Lots 387, 386¼	Sheet 11 82.60
Gragg, W. B., Lots 167, 180, 181	Sheet 18 49.80
Greene, Guy & Nell, Lot 131	Sheet 18 4.00
Gresham, W. B., Lots 145, 146, 148, 150, 110, 143, 144	Sheet 14 36.00
Griffith, J. N. & Minnie, Lot 138	Sheet 18 24.50
Hensley, M. M., Lots 347, 348	Sheet 11 36.00
Higginbotham, F. P., Lot 427	Sheet 18 40.00
Hipp, Elizabeth, Lot 150	Sheet 11 92.00
Holman, Lillie M., Lot 255¼	Sheet 11 7.00
Howerton, C. C. est., Lot 102	Sheet 18 25.50
Hudgins, Bertha L. & O. E., Lots 140, 141	Sheet 17 30.00
Hudson, Wm. F. & Kate, Lots 421, 422	Sheet 11 6.00
Hummer, Nora & Bill, Lots 24, 25	Sheet 17 11.00
Kerlee, H. A., Lot 3	Sheet 14 7.00
Melton, David Calvin, Lot 47	Sheet 18 17.00
Melton, D. M., Lots 41, 43, 45	Sheet 18 37.00
Meyer, J. A. est., Lot 155	Sheet 18 1.00
Morgan, Woodrow W., Lot 8	Sheet 11 2.00
Morris, Blanche, Lot 349	Sheet 11 2.00
Morris, Emory H., Lot 114	Sheet 14 28.00
Nanney, Mrs. Johnnie Clark, Lot 442	Sheet 11 28.00
Parkinson, Edward L., Lot 269½	Sheet 11 48.00
Parsons, E. C. & Roberta, Lots 419, 426	Sheet 11 61.00
Perley, Mrs. Martha T., Lots 212, 213	Sheet 9 28.00
Redfern, R., Lots 322, 323	Sheet 9 28.00
Russell, J. W., Lot 109	Sheet 18 28.00
Russell, Reubin D., Lot 41	Sheet 15 20.00
Simmons, Abraham L., Lot 3¼	Sheet 14 97.00
Smith, W. C., Lot 119	Sheet 11 113.00
Stepp, Finley E. & Myrtle, Lot 148	Sheet 18 8.00
Stepp, G. V., Lot 60	Sheet 15 8.00
Stepp, Garland V., Lot 146A	Sheet 15 12.00
Stepp, G. V. & Alemlia, Lots 187, 188, 189, 190, 198, 150	Sheet 15 7.00
Lots 119, 120, 121	Sheet 17 1.00
Stepp, G. V., 2.5 Acres	Sheet 17 25.00
Stepp, G. W. est., Lots 105, 106	Sheet 15 9.00
Stevens, I. N., Lots 35, 45, 45½	Sheet 11 30.00
Summey, Rev. Mack, Lot 121	Sheet 15 2.00
Taylor, Y. A., Lots 44½, 44, 34, 34½	Sheet 9 15.00
Tommyhawk Realty Co., Lots 325, 360	Sheet 11 13.00
Viverette, R. R. & Minnie, Lot 273½	Sheet 18 21.00
Lots 100, 90, 91	Sheet 15 19.00
Watkins, J. Clyde, Lots 154, 155	Sheet 15 22.00
Wilson, Fred & Olive, Lots 22, 23, 22½	Sheet 15 21.00
Wilson, Mrs. Olive B., Lot 24	Sheet 15 2.00



COMBED CORDUROY ORIGINAL BY Karen-Sue...

Karen-Sue creates real beauty with this well styled skirt fashioned of fine combed Corduroy. Two novelty pockets add a special effect to make this skirt perfect for school or play. In a full range of autumn shades. Sizes 7 to 14.

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SUMMEY'S

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