

Being Free Also Carries Responsibility

RALEIGH — The secret of success—what is it? Probably not what most persons are inclined to think.

Some think that the basic quality of human nature is that of being responsible for one's life. That means a person must be free to succeed, notes Mrs. Raye Haywood extension family life specialist, North Carolina State University.

The human being has some unavoidable, basic responsibilities. These include deciding how to develop his potential, and deciding on what is right and wrong, says Mrs. Haywood. No one else can assume these tasks for him.

The creative person, the successful person, has an attitude of openness to experience, Mrs. Haywood observes. He accepts each event good or bad, as a new challenge, a new revelation of life. He tries to put something together out of life, given the pieces that his position gives him.

He is aware that there is no one quite like him, no one who has the same collection of inherited traits and the same combination of experiences. He knows that each of his responses will be special and unique, that no one else will be able to see and feel about a situation the same way he does.

The future for him is an open book, one that he can affect in his own, unique way. He can afford to fail, because he is special and significant. Therefore, he is also free to succeed.

Some Veterans Won't See More Dividends

Nearly a million veterans won't see dividends from their government life insurance policies this year, H. W. Johnson, director of the Winston-Salem Veterans Administration Regional Office, announced today, but they won't mind because they're getting a good insurance instead.

They are the 908,000 veterans who have already purchased \$205 million worth of paid up additional life insurance with their annual dividends as authorized last year under Public Law 92-188.

VA insurance officials noted the additional coverage is available to veterans who hold "prefix" term or permanent National Service Life Insurance (NSLI) policies. However, Johnson explained, before they can get the extra insurance, they must notify the agency to utilize future dividends for that purpose.

VA notified 4.2 million veterans of the option, and received replies from 1.8 million. This means 2.4 million veterans still can purchase the additional insurance, which requires no physical examination before purchase or premiums after purchase.

The amount of additional life insurance a veteran can buy depends on his age and the amount of his dividend. The average age of veterans holding NSLI is 51. At this age, they can buy slightly more than twice the dividend amount said.

Before the additional insurance became available, veterans with NSLI policies could carry up to \$10,000 worth of protection, but the average policy amount was \$6,594.

Since the option went into effect, however, some veterans have increased their coverage by \$3,000, and one by \$7,771, Johnson pointed out. But it was also pointed out that dividends must be applied over a period of years to acquire large amounts of additional insurance.

Johnson urged veterans interested in the additional coverage or further details to write insurance centers where they pay their premiums, at either St. Paul or Philadelphia.

PRICES IN THIS AD ARE EFFECTIVE THROUGH SATURDAY, MAY 19 AT 8:58 A.M. AT KINGS MOUNTAIN

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