AD ALE EFFECTIVE

SATURDAY, MAY 19 AT

KINGS MOUNTAIN

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## **Being Free Also Carries** Responsibility

RALLIGH. - The scalet of success—what is it? Probably not what most persons are manned to

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 Hay-wood extension family me 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 suc cessful 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 combina-tion 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 th same way

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

## Some Veterans Won't See **More Dividends**

Nearly a million veterans won't see dividends from their govern-ment 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 addi-tional life insurance with their annual dividends as authorized last year under Public Law 92-

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

VA notified 4.2 million veterans of the option, and received re-plies from 1.8 million. This means 2.4 million veterans still can purchase the additional insur-ance, which requires no physical examination before murchase

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 amcunt said.

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

nce the cotion went into ef-600, and one by \$7.771. Johnson pointed out. But it was also pointed out that dividneds must be applied over a period of years to accuire large amounts of ad-diffonal 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 Philadalphia.

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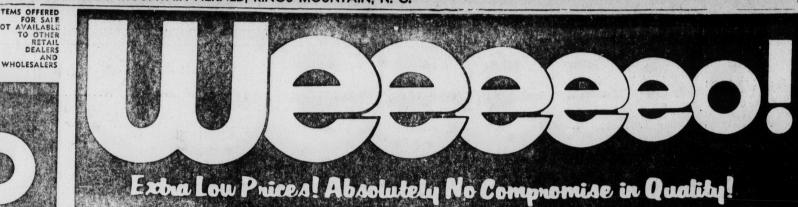
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