

Veterans' Bulletin

National Council of War Veterans, Inc.

Nat F. Johnson, National commander, Kansas City, Kas.

Veterans Administration today announced it will pay a regular dividend of \$200,000,000, beginning in March, 1952, to approximately 5,000,000 holders of National Service Life Insurance.

Policy holders who wish to receive their 1952 dividend in cash must so notify VA, under Public Law 36, 82nd Congress.

Policy holders who do not so notify VA, under this law, will not receive their dividend in cash. Instead, it will be used by VA to pay the premiums becoming due after the dividend is payable, if the policy holder fails to pay such premiums.

VA said it is mailing a special form to all eligible policy holders which they may use to request cash payment, if that is their desire. However, any type of written request for cash payment will be acceptable, VA said; but, in such cases, the policy holders are cautioned to give their full name and address and their insurance numbers so that their accounts may be identified easily and quickly.

The dividend is payable to policy holders whose policies were in force under premium-paying conditions for three months or longer between the 1951 and 1952 anniversary dates of their policies.

Policies of persons in active service since April 25, 1951, which are under waiver of premiums under Public Law 23, 82nd Congress, will not earn dividends for the period of the 1952 dividend that their policies are in such waiver status.

The same dividend rates that were used in computing the special three-year 1951 dividend will apply to the 1952 dividend. This schedule involves approximately 3,000 different unit rates for the computation of dividend payments.

Generally speaking, those who received the full three-year payment of the special 1951 dividend will receive approximately one-third of that amount in the regular 1952 dividend, provided their insurance was in force for the full 1952 dividend year.

It is expected that the first payments will be made in March, 1952. Future payments are planned to be made as soon after the anniversary date as in administratively possible, VA said.

The 1952 dividend for policy holders who are not in active

military service and who apply for payment in cash will be paid by the VA District Offices to which these policy holders pay premiums.

Eligible policy holders in active military service who request the dividend payment in cash will be paid by Central Office in Washington, D. C.

This represents a further change in the manner of paying dividends because the first two dividends were paid entirely by Central Office. VA said it believes the change will speed payments to eligible applicants.

Although Public Law 36 requires only that policy holders who wish to receive their dividend in cash must so notify VA, the NSLI Act of 1940, as amended, provides policy holders with two other options:

1. On permanent plans only (such as ordinary life, 20-pay life, 30-pay life, and endowment policies), policy holders may request VA in writing to place their 1952 dividend on deposit at interest, with the aggregate to be included in the calculation of cash value at time of lapse.

2. Any policy holder may request VA in writing to apply his 1952 dividend as an advance payment on premiums falling due after the 1952 anniversary date of his policy.

The latter two options apply for the first time because the 1952 dividend is the first regular dividend declared on NSLI. The two previous dividends were special dividends.

In all of these options, VA stressed that policy holders should write to the VA office to which they are paying their premiums.

The first special dividend (known as the 1948 dividend) covered an 8-year span. It amounted to \$2.8 billion and was payable to nearly 16,000,000 policy holders who held some 20,000,000 policies.

The second special dividend (known as the 1951 dividend) covered a 3-year span. When all payments under this dividend have been made, the total will amount to \$685 million. This dividend is payable to about 6,000,000 policy holders who held some 7,200,000 policies.

The 1952 dividend, which is the first regular dividend, covers a one-year span. The 5,000,000 policy holders, who are entitled to the \$200 million dividend, have nearly 6,000,000 policies.

Where an insured has no insurance in force, any 1952 dividend becoming payable on a lapsed or an expired policy will be paid in cash, with or without an application.

Veterans Ask

EDITOR'S NOTE: Ex-servicemen and women are vitally interested in the benefits their Government offers them through Veterans Administration and they are asking thousands of questions daily. The following questions pertain only to veterans' benefits enacted by Congress.

Q—Several years ago, I obtained a GI home loan, when the top guarantee was \$4,000. Now that the guarantee has been raised to \$7,500, may I use the difference to get another GI loan to go into business?

A—No. The additional guarantee may be used only in connection with a GI home loan.

Q—I was disabled in service in 1949. Would I be eligible for vocational training under the program that recently was set up for Korean disabled veterans?

A—No. One of the requirements of the law is that the disability must have occurred after June 27, 1950, the official date of the outbreak of Korean hostilities.

Q—I intend to apply for an increase in my pension to \$120 a month, since I am so severely disabled that I need the regular aid and attendance of another person

in order to get about. If the increase is granted, will it be retroactive to the date that I first got on VA's pension rolls?

A—No. If VA awards you the increase, it will become effective as of the date you filed your application.

Q—I'm a Korean veteran, hospitalized for a service-connected disability, and I'm now awaiting my final discharge. May I apply for vocational training available to Korean veterans?

A—Yes. Members of the armed forces hospitalized while awaiting final discharge may qualify for the training provided they meet all requirements. They may not receive subsistence payments, however, prior to actual discharge or separation.

Negro Runs for City Council in Virginia

CHARLOTTE, Va. (ANP)—Four candidates are in the race here for a seat in the city council. The fourth aspirant is a Ne-

Quinn Chapel A. M. E. Church
4th and C Streets.
Rev. J. B. Brooks, Pastor.
9:45 a. m. Sunday School.
10:45 a. m. Morning Worship.
6:00 p. m. Young People's Fellowship.
7:30 p. m. Evening Worship.
Tuesday 8:00 p. m. Prayer Meetings.

Northside Church of God
3rd and T Street. Mrs. Alice Britt.
10:00 a. m. Church School.
11:00 a. m. Morning Worship.
7:30 p. m. Evening Worship.
7:30 p. m. Midweek Prayer Meeting.
7:30 p. m. Friday Bible Study.
For place of meeting call 2-4673.

Allen Chapel
(Seventh-day Adventist)
LeCount Butler, Associate Pastor
9:45 a. m. Sabbath School.
10:45 a. m. Missionary Meeting.
11:00 a. m. Morning Worship.
4:00 p. m. Young People's Society.

CHRIST TEMPLE
2149 U Street. Phone 2-3901.
Rev. T. O. McWilliams, Jr., Pastor.
Order of Worship
Sunday School, 10 a. m.
Morning Worship, 11 a. m.
Service at Carver Nursing Home, 2001 Pine Street, 5 o'clock.
Evening Service, 7:30 p. m.

Mt. Zion Baptist Church
Corner 12th and F Streets; Rev. Wm. L. Monroe, pastor.
10:00 a. m. Sunday school.
11:00 a. m. Morning worship.
6:30 p. m. Baptist Training Union.
8:00 p. m. Evening worship.

Newman Methodist
23rd and S; Ralph G. Nahan, pastor.
SUNDAY—Church at study, 10; church worship, 11 a. m.
MONDAY—Trustee board meeting.
WEDNESDAY—Gladstone service, 7 to 8 p. m.
FRIDAY—Ministry of music, 8 p. m.

CME Church
2030 T Street; Rev. W. M. Johnson, pastor.
9:30 a. m. Sunday school.
10:30 a. m. Methodist Training Union.
11:00 a. m. Morning worship.

Church of God in Christ
9:00 a. m. Sunday school.
11:00 a. m. Morning worship.
6:30 p. m. Y. W. W.
8:00 p. m. Evening worship.
8:00 p. m. Tuesday and Friday, regular service.
7:30 p. m. Thursday, prayer and Bible.
Pastor Rev. Charles Williams.

gro. Should he win one of the three nominations, he would be the first members of his race to win in the Democratic primary for City Council.

Sunday School Lessons

THE FAMILY AT BETHANY
Scripture—Luke 10-38-42; John 11:1-45; 12:1-2.

Memory Slection—She said to him, Yes Lord, I believe that thou art the Christ, the Son of God, He who is coming into the world. John 11:27.

PRESENT DAY APPLICATION
By Frederick D. Jordan
Los Angeles, Calif.

All that we have should be used for Christ. What kind of a home do you have? Would any person on entering it know that he was in a Christian home? Have you put that old motto "Christ is the head of this house . . ." in the basement or out in the garage, and put the Bible in the table drawer? Is all that can be seen to indicate the kind of home you have, the ash trays and canister and glasses? Your home should be a place where Jesus and the things He loved would be welcomed. It should be a haven for the weary, understanding for the depressed, a refuge for those in need. Christ can transform the drudgery of the daily life in a home to a joyous fellowship with Him, to a delightful experience in Christian service.

Lytle Services Held Saturday

Funeral for Mrs. Ellen E. Lytle, 76, former Lincolnite who died Wednesday, February 6, at St. Louis, Mo., was held at 2 p. m. Saturday at Umbergers with Dr. Frank A. Court officiating. Burial was at Wyuka. Helena Baegl sang, accompanied by Mrs. Donald Pierce.

Born in Illinois, she moved to Emerald in 1885. She married Joseph A. Lytle in this state and they farmed near Pleasant Dale for some time. Then from 1905 to 1910 they operated a grocery store west of Lincoln, moving into the city in 1910.
Mrs. Lytle had lived with her son, Joseph H., since her husband died in 1943 and moved to St.

Louis with her son in September of last year.

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