

**SOLDIERS AND SAILORS ARE URGED TO RE-INSTATE LAPSED INSURANCE.**

**Former Enlisted Men are Told of Government Insurance Plan.**

Discharged sailors and soldiers who have dropped their war risk insurance are urged by Ensign E. P. Thornton, Pay Corps, U. S. N. R. F., District Insurance Officer, New Orleans, La., to take steps to re-instate their insurance. His statement is as follows:

"Uncle Sam went into the insurance business for the benefit of the lads who stood like a stone wall between civilization and 'Kultur.' His reason for this was to give his boys gilt edge insurance at the smallest possible cost. With the government backing the company and bearing all operating expenses, it can issue a policy the value of which has never before been equalled.

**New Bureau Created.**

"After war ceased many of the soldiers and sailors came back to civil life and, unfortunately, many left the service in the rush of discharges without being made to appreciate and understand the value of their insurance and the method of keeping it up. Hence, many have, because of lack of information, allowed their term insurance to lapse, and many more are on the verge of doing so.

"So the Bureau of War Risk Insurance created a Conservation Section. A mighty campaign is being conducted with the purpose of giving every man with insurance, and every man who has unwisely dropped his insurance, and every beneficiary who is so vitally concerned, the cut and dried facts. They are:

**Facts are Cited.**

"Why should the men keep up the term insurance?

"Because it is protection against both death and disability, can be carried for a premium within reach of the flattest purse—(65 cents per thousand per month at age twenty-one, for example)—and because those who carry it are going to have the privilege of converting it at any time within five years after the declaration of peace into the soundest, most liberal and cheapest insurance that was ever offered.

"It is a privilege confined absolutely to Uncle Sam's uniformed backers, either in service or now discharged. It is a reward for their many sacrifices of time and vocation and, sad to say, sometimes life.

"Gas, exposure and combat have taken their toll of health and many of the boys will never get outside insurance, due to their service, but when the time comes for conversion of Uncle Sam's present term insurance into permanent forms, if a man still holds his term insurance, that's all Uncle Sam wants to know about his health. If he was physically sound enough to get into uniform

he is sound enough to get in on a government policy.

**Uncle Sam's Policies.**

"Uncle Sam's policies will insure against disability during the entire lifetime of the insured, a feature the cost of which, on the outside, would be almost prohibitive. If a man becomes disabled to the extent that he cannot engage in a substantially gainful occupation, \$5.75 per month per one thousand dollars insurance is his for the remainder of his life, no matter if he is disabled at age twenty-five and lives to be one hundred. The Government gives this feature free, the premium charge being based only upon the cost of death and not disability.

"If a man reaches age sixty, he stands one chance in two of becoming disabled through disease, accident or old age during the remaining years of his expectancy of life, statistics show, and if he reaches the age of seventy, his chances of living the remainder of his life without becoming disabled are only one in four.

**Privileges Are Many.**

"Some of the other privileges of the policies are liberal cash and loan values, paid up and extended insurance, incontestability from date of issue, freedom from all restrictions as to residence, travel or occupation, dividends from any gains and savings, and proceeds of all policies to be exempt from all taxation.

"Uncle Sam is going to issue six standard forms of policies—a policy to meet the need of every average man. They are: Ordinary Life, 20-Payment Life, 30-Payment Life, 20-Year Endowment, 30-Year Endowment and Endowment maturing at age sixty-two. His premiums are going to be about 25 per cent lower than those of outside companies. Premiums will be payable monthly, quarterly semi-annually or annually.

"If a man has dropped his term insurance he should write immediately to the Bureau of War Risk Insurance, Washington, D. C., stating his full name and address, rank and organization at the time of applying for insurance, the date of his discharge or separation from service, month for which last premium was paid, and ask them what to do. It is very probable that he will be reinstated. If he has just left the service he could mail all future premiums on the first day of the month for which each premium is due to the Disbursing Clerk, Bureau of War Risk Insurance, making check or money order payable to the Secretary of the Treasury. Navy men in this district can get further information and advice by calling upon or writing to the District Insurance Officer No. 1 Canal St., New Orleans, La. Army men should communicate with the nearest branch of the Red Cross.

After a long and thorough search, Lt. E. D. Hopkins of Co. D, found his beloved trunk, and valuable contents, "Somewhere in Bryan."



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