

Classified Advertising

RATES—2 cents a word for single insertions; 1 1/2 cent a word for two or more insertions. No advertisement taken for less than 25 cents. Cash should accompany advertisement.

DRUG STORES

ADAMS HAIGHT DRUG CO.,
24th and Lake; 24th and Fort,
Omaha, Neb.

FOR COLORED.

I have a number of bargains in houses, 4, 5 and 7 rooms; well located, and able to sell for \$150.00 and up, cash; balance monthly payments.—Davis, Webster 2420.—2t

List your property with us for quick sale.—Geo. W. Macklin Company, Webster 2380.

Seven room house, all modern, three years old; two lots; close to school; four blocks to 24th St. Price \$350.00; cash \$650. Geo. W. Macklin Co. Web. 2380.

For Sale—My equity in a desirable five-room modern home.—A. P. Simmons. Douglas 8682.

Furnished room with twin beds, suitable for two gentlemen; one block from carline; rates reasonable. Call Webster 1888.

Wanted—Colored woman as housekeeper with knowledge of poultry raising. Phone L. Knox, Calhoun.

For Sale—Six-room house at southwest corner 25th and Parker. Don't bother tenant, but call or see J. J. Friedman, attorney Douglas 732 or Harney 3061. Price reasonable and easy terms.

For Sale—Five-rooms, hot water heat, large lot, paved street, garage. 2628 Maple street. Robbins, Douglas 2842 or Webster 5519.

For Rent—Fiverooms, \$18. Inquire Robbins, Douglas 2842 or Webster 5519.

Wanted: Name, address and phone number of sixty waiters and fifteen bus boys. Those interested in this matter, send in card with above information to The Monitor office, 304 Crouse block, or phone Douglas 3224.

Agents Wanted—Men and women to solicit and collect for the Nebraska State Health & Accident Insurance Co., Northwest Corner 14th and Douglas St. Phone Douglas 5275.

Wanted—Man and wife to care for house in exchange for room, use of library, dining room and kitchen. Applicant must call in person Sunday afternoon from 3 to 6. 2004 N. 28th St

FOR SALE—Four-room cottage, partly modern, located at 2212 North Twenty-seventh street, for \$750 cash. Call Tyler 897. N. W. Ware.

FOR RENT—Strictly modern room in private family. Young lady preferred. Webster 3454.

Furnished room for rent, modern. Gentleman only. Call at 2640 Caldwell. Webster 6303.

Modern furnished rooms for gentlemen. 2013 Grace street. Webster 4983.

Furnished rooms for rent in private family. Call Webster 3200.

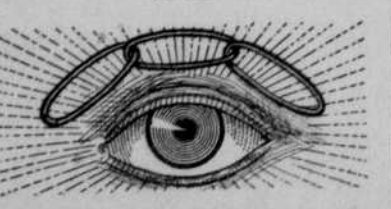
FOR RENT—Comfortable, nicely furnished rooms. Call Webster 1256.

First class rooming house, steam heat, bath, electric lights on Dodge and 24th street car line. Mrs. Anna Banks, 924 North 20th. Douglas 4379.

First-class modern furnished rooms. Mrs. L. M. Bentley Webster, 1702 North Twenty-sixth street. Phone Webster 4769.

Good barber wanted. 1710 North 24th street. J. W. Holmes.

LODGE DIRECTORY



G. U. O. of O. F., South Omaha Lodge No. 9374. Meetings first and third Fridays; College Dept. second and fourth Fridays, 25th and N Sts., South Side. Past Grand Masters Council No. 442, first and third Tuesdays, 24th and Charles Streets.

WM. R. SHAFROTH, N. G. E. E. BRYANT, G. M. and P. S.

A. P. SCRUGGS, Atty. 220 South 13th Street.

NOTICE OF ADMINISTRATION In the County Court of Douglas County, Nebraska. In the Matter of the Estate of Eugene Scott, Deceased.

All persons interested in said estate are hereby notified that a petition has been filed in said Court alleging that said deceased died leaving no last will and praying for administration upon his estate, and that a hearing will be had on said petition before said court on the 8th day of February, 1920, and that if they fail to appear at said Court on the said 8th day of February, 1920, at 9 o'clock a. m., day of February, 1920, the Court will grant the same and grant administration of said estate to W. C. Williams, or some other suitable person and proceed to a settlement thereof.

BRYCE CRAWFORD, County Judge. 2-5-20-31-2-19-21

URGENT APPEAL TO COLORED SOLDIERS AND SAILORS TO KEEP UP THEIR INSURANCE

(By Lieut. J. Williams Clifford, Special Representative Colored Soldiers and Sailors, War Risk Bureau, Washington, D. C.)

Yesterday when the destructive forces of civilization were more intensely active than the constructive, we logically thought in terms of war. But, today, as the smoke of battle fades and the constructive forces again come into their own, we find the nation giving birth to institutions and ideas in keeping with the constructive tendencies of the hour.

The fact that our old ship of state is drifting back to the shores of normality so well and so rapidly, indicates that we are pursuing a better course than nations usually follow, after they have been tossed about by the angry waves of war. Uncle Sam realized the need of some permanent institution to protect the interests of the men who protected him, and today, the Bureau of War Risk Insurance stands out conspicuously as that institution.

It is safe to say the bureau has not only justified its establishment, but that it is justifying its continued existence. During the time when the flower of our nation was called to the colors, it was government insurance that gave to every commissioned officer and enlisted man greater protection for themselves and their dependents, and strengthened their courage as they went forth to battle.

Thus, it is seen that war put the government into the life insurance business. It rightly assumed the war risk to which its soldiers exposed themselves in defense of the country. In proper discharge of that obligation it decided not to cancel the special relationship that the war set up. The machinery of government insurance now is running smoothly, and as a means of rewarding valiant service rendered, Uncle Sam is allowing his war veterans to continue their government insurance. This insurance is offered at less than it costs the government to run the business. All deficiencies are met out of the funds in the treasury of the United States.

Nearly \$40,000,000 worth of War Risk Insurance was carried by the 4,539,048 service men during the war. This is a greater amount than the combined insurance written by all insurance companies in this country. Approximately \$2,500,000,000 worth of this insurance was carried by the 402,387 colored service men who answered the nation's call to arms. Thousands of colored soldiers who little dreamed of being protected by insurance before the war, proudly made application for \$10,000 of War Risk Insurance. That same protection is as necessary in time of peace, as it was in time of war. Life is always uncertain, and we should always be prepared to protect our dependents as best as we can.

Regrettable as it may seem, a large per cent of our colored soldiers and sailors who again are in civilian life are allowing their War Risk Insurance policies to lapse. Since practically all of their beneficiaries are

within the colored race, think what it will mean to our economic development, if a considerable amount of this insurance is saved. Government insurance should be especially attractive to colored soldiers and sailors.

It is a known fact, that ordinarily life insurance companies contend that the mortality rate among Negroes is higher than among white people; and for this reason, many refuse to insure colored persons, and those who do insure us charge higher rates than they do for whites. This fact should encourage former service men to hold on to their government insurance.

When we speak of the advantages of government insurance we are not criticising the private companies, especially those of the race. They are offering the best policies they can, under the law, at as reasonable rates as possible.

Here are some facts concerning government insurance which every former service man should know and consider:

By virtue of a recent ruling made by Secretary Glass of the United States treasury, lapsed policies may be reinstated without paying back premiums covering the period of lapsation. It is only necessary to pay the premiums for the first month in which the policy lapsed and for the month in which application is made for reinstatement. If the policyholder is unable to keep the full amount of the War Risk Insurance he carried while in the service, he may reinstate any part of it from \$1,000 up to \$10,000 in multiples of \$500. Reductions may be made in multiples of \$500 to any amount, but not less than \$1,000.

The ordinary "term" insurance, that was carried by our service men during the war, may be carried at the same rate five years after the signing of peace. At any time before the expiration of five years, this war term insurance may be converted into one of the following:

1. Ordinary Life.
2. Twenty-payment Life.
3. Thirty-payment Life.
4. Twenty-year Endowment.
5. Thirty-year Endowment.
6. Endowment maturing at age 62.

The converted policies are from \$10 to \$12 cheaper a year on each \$1,000 worth of insurance than policies offered by private companies, and no physical or medical examination is necessary for the conversion of policies. This is an important thing, because many of the ex-service men could not pass a rigid physical examination today.

Government insurance policies contain a liberal disability clause. When the insured becomes totally and permanently disabled, either by accident or by natural illness, he does not have to pay any more premiums, and the government pays him the full monthly sum called for by his policy every month, no matter how long he may live. Furthermore, one insured by the government may engage in any occupation, no matter how hazardous, or may travel anywhere without affecting his insurance, providing he continues the payment of his premiums.

Government insurance is non-taxable and non-assignable. It is pro-

ected from the claims of creditors. Moreover, neither the insured nor the beneficiary can ever pawn a government insurance policy and thereby lose the fruits of honest and noble sacrifice. The government has incorporated into every insurance policy issued, guaranteed values which are the full reserves without any deductions, the same to take effect after the policy has been in force one year.

Cash surrender values and cash loan values, which have been provided, together with other usual features contained in the policies issued by life insurance companies, help to make these government policies of the highest value to the insured.

Another feature of government life insurance is the provision for monthly installments to the beneficiaries, instead of the payment in a lump sum. This has been criticised by those who have not given it the proper consideration, but it is really one of the most important advantages of government insurance. Statistics show that of all insurance policies, more than 65 per cent is lost within six years after payment. Income insurance undoubtedly is the best kind for the beneficiaries of our colored service men, who, for the most part, are unaccustomed to handling large sums of money. Many would lose the money altogether by spending it foolishly, by unwise investments, or in other ways. However, this feature will in all probability, be changed very soon, in order to give the insured a chance to choose between the lump sum and the installment plan of payment.

The opportunity which is now offered service men to continue their government insurance, is one that no soldier can afford to overlook. It is a rare opportunity and any good insurance man will admit it. Should you meet an insurance agent who speaks discouragingly concerning government insurance, you may be sure that he is either uninformed, or has a personal or selfish interest which he is hoping to serve. There are more than 50,000 insurance agents enrolled as boosters of Uncle Sam's insurance.

It is indeed interesting to note the number of inquiries that are pouring into this office from women and children of the race who have been reached by our campaign of contact and who have some relative or loved one whose government insurance policy they are anxious to save.

In the far southland, whence a very considerable number of our colored troops came, we know of a family that gave their bread-earners to Uncle Sam, all of whom went out upon the journey from which no mortal returns and are now closed in behind those gates from which no mortal ever escapes. Two of those three sons died in battle; they each carried \$10,000 of government insurance which now pays their beneficiaries \$115.00 every month. The third son returned from war unscarred and healthy. He returned to civil life and allowed his government insurance to lapse and, in all probability, would have lost his claim to this valuable protection had it not been for the women folk of the family who learned, by reading the papers that Uncle Sam was allowing his service men to reclaim their government insurance policies. Immediately, the mother and sisters began to urge the returned soldier of the family to have his war policy reinstated. The young man had only been reinstated two months when he was thrown from a horse and killed. Sad as it may be that all three erstwhile bread winners of this family are gone, under present conditions their dependents are receiving \$172.50 each month by virtue of the government insurance that they prudently carried.

This is a concrete illustration of the material advantage that government insurance offers. Let this become a lesson to all wives, sweethearts and other loved ones of our ex-service men. Get busy at once and urge him to save his government insurance.

Finally, it is hoped that in years to come, the war risk policy will be a safeguard of every colored war veteran in America, just as it was a means of sustaining the civic fabric and morale of our colored citizens while their representatives helped safeguard the honor and integrity of the nation, and just as it is a safe-

guard to the home of the family spoken of above, which would otherwise be in destitute circumstances.

The Bureau of War Risk Insurance is offering this valuable protection to the American Jew; it is offering this valuable protection to the American Indian; it is offering it to the American Negro; it is offering this valuable protection to any and all other American soldiers and sailors who have served Old Glory in the recent war, regardless of whether they may have become battered and scarred in the most violent conflict that history records. God forbid that the American Negro refuse to take advantage of this generous offer.

Discharged colored soldiers and sailors, their beneficiaries and friends are requested to write Lieut. J. Williams Clifford, Bureau of War Risk Insurance, Washington, D. C. Such communications will receive prompt attention.

A chance for the kiddies to earn a prize. Read Monitor Mother Goose offer on page six.

He that shows passion tells the enemy where he may hit him.—Chinese Proverb.

Be swift to hear and let thy life be sincere and with patience give answer.

Office Phone, Webster 5784
Residence, Webster 1219
JOHN A. GARBNER
Auto Express and Baggage
Stand at Killingsworth & Price
2416 No. 24th St.

Friedman's Place
Fine Watch Repairing, Red 7914
We Buy and Sell
Jewelry, Clothing, Shoes, Trunks
Suit Cases, Etc.
MUSICAL INSTRUMENTS

MINKIN'S GROCERY CO.

We solicit your patronage.
2114-16 North 24th St.

Community Dance

Every Saturday Evening

Under the Auspices of Community Service

Columbia Hall

2420 Lake Street

DANCING SCHOOL EVERY FRIDAY EVENING

PROF. PERKINS' ORCHESTRA

Admission 25c.

Everybody Invited.

Star Grocery Company

2702 Lake Street

NOW OPEN FOR BUSINESS

Under Colored Management

We solicit the trade of every one in our community.

GROCERIES DELIVERED TWICE A DAY

Phone Webster 1917

Charlie Andrews & Arlander Brown, Proprietors

Mr. Advertiser:

The Monitor is read in practically every Colored family in Omaha, Council Bluffs and Lincoln.

It has also a wide circulation in Nebraska and other states.

Do You Want This Trade?

CHICAGO LAUNDRY

UNDER NEW MANAGEMENT

Desires Your Patronage

1509 CAPITOL AVENUE

Phone Douglas 2972 and Wagon Will Call.

J. G. LOHLEIN.

NILE QUEEN



Kashmir Chemical Co. Springfield, Ill.
Chicago, Ill.

Gentlemen Nile Queen preparations have done wonders for my hair and skin I tried nearly every thing to clear my complexion of pimples, liver spots and blackheads without success, until I found Kashmir Nile Queen. Now my skin is as smooth and lovely as can be and my hair has grown so long and glossy my friends all admire it. I wish all our women would try Nile Queen.
Very truly yours
Sallie Reed

KASHMIR NILE QUEEN KASHMIR
Preparations for Hair and Skin

For sale at all Drug Stores and first class Beauty Parlors

FREE! DeLuxe Beauty Book write today for a copy FREE!

KASHMIR CHEMICAL COMPANY

312 South Clark Street, Chicago Dept. 00000

"THE TALK OF THE TOWN"

SUIT UNION
With Extra Trousers FREE
MADE TO YOUR MEASURE SATISFACTION GUARANTEED
\$35 MADE

Dundee 15TH & HARNEY
WOOLEN MILLS NORTHWEST CORNER