

## WOMEN AND THE WAR RISK INSURANCE

A boy scarcely out of his teens left a small Pennsylvania town not very long ago and joined the navy. He left behind him a widowed mother and two little sisters.

Within a few months he was out on the Atlantic, on one of the many American craft beating back the Hun.

The boy wrote regularly—and often—to his mother. In one letter he said:

Mother, I am not afraid to go into battle or face a gun. If I have to give up my young life for my country I will do it gladly, but I cannot sleep nights thinking what will become of my sweet little sisters and you.

Later the boy wrote:

"Today I am the happiest boy in the Atlantic, for the insurance bill has passed, and I am taking the full amount. Now I can face anything with a smile, knowing my loved ones will be cared for."

The mother, proud of her boy and thankful to her government, wrote a letter to Secretary McAdoo about it. In his reply, the secretary of the treasury said:

"Not your boy alone, but you and your two daughters as well have joined the colors in the colors in the battle to save democracy. It is in genuine gratitude, therefore, that our great nation provides the liberal and far-sighted benefits of the military and naval insurance law."

### Epoch-Making Law

Much has been written, and more will be written about America's generous and epoch-making protection for her fighting men and their loved ones at home, but when all is said and done, the whole story is told, not by long columns of figures or detailed explanations of the law, but by the plain human episode of the Pennsylvania boy who joined the navy.

All the factors are there: the patriot going to the colors to fight for his country; the family left behind; the problem that they face and the fear and anguish of the lad; the new idea, the new law, and the new program of protection; the fighter confident and happy; the family provided for; and the future secure. That is the whole thing in a nutshell.

Multiply the story of the Pennsylvania boy and his mother and his sisters several million times and you have a vivid picture of the amazing achievement of the bureau of war risk insurance of the treasury department.

Established by an act of congress, approved October 6 1917, the bureau is now the largest insurance company in the world—an insurance company in which every woman who has a husband, son or brother with the Stars and Stripes is a stockholder.

But the bureau is much more than that. Government insurance, in which the United States is a pioneer among the nations of the world, is only part of the story.

Someone has likened the bureau to a vast munitions factory which is making an indispensable sinew of war, the unshakable morale necessary for victory. Again, the bureau may be likened to a military organization—a bureau embattled—detailed to the all-important work of keeping the home fires burning.

### Three Big Things.

The bureau does three things—and each one of them comes squarely (and literally) home to the wives, mothers, and sisters of America's fighting men.

First, the bureau administers the all-embracing system of allotments and allowances. Every enlisted man in the army and navy who has a wife, or a wife and children, must make an allotment out of his monthly pay for their support. To this allotment the government adds a family allowance ranging from \$5 per month for one motherless child or \$15 per month for a wife without children up to a maximum of \$50 per month. The amount

of the compulsory allotment is at least \$15 per month, and as much more, not exceeding one half the enlisted man's pay, as is necessary to equal the government family allowance.

In addition, the enlisted man may make allotments to other relatives and, under certain conditions, the government will add allowances for them.

The allotment is the man's contribution, the allowance the government's, and the aggregate is the family's gain and the nation's benefit. The bleak specter of poverty, the humiliation of charity; the silent suffering of penniless pride,—these are all banished by government protection while the man is on the high seas or on the battlefields of France or in training. After his fighting is over, government compensation and government insurance are then called into play to keep up the far-sighted and democratic work of justice and protection.

The second work of the bureau comes under the heading of compensation—which means indemnity for disability and death caused in the line of duty.

This compensation is paid without regard to rank or pay to officers and enlisted men alike; and there is no charge to the beneficiaries. It is automatic. In case of disability, the compensation, which ranges from \$20 to \$100 a month, is paid to the fighter himself; in case of death it is payable to only a wife, child, or widowed mother.

### Officers and Men Alike.

But the government does not stop with compensation, which is the twentieth century substitute for the discredited and outworn patchwork of pensions. The United States goes a step—a long step—further.

To give the greatest army and navy in its history the strongest and broadest possible protection in the world, the United States government throws precedent and prejudice aside and embarks in the insurance business. It gives all its defenders—and their loved ones at home—the mighty backing of the strongest and the cheapest insurance on the face of the earth, and charter membership in the United States insurance company, unlimited.

This insurance is protection against death and total, permanent disability, and may be bought in amounts as high as \$10,000 at a net peace rate averaging about \$8 a thousand a year. The government pays all overhead expenses and stands the cost of the war hazard.

All officers and enlisted men may avail themselves of this insurance protection for themselves and their families, but they must apply within the 120 days after joining the service. Most men are buying the full \$10,000 of government insurance. In case the man is killed, his beneficiaries then receive \$57.50 a month for 240 months, or twenty years. In case he is permanently and totally disabled, he himself receives the monthly payments of \$57.50—for the rest of his life, even if the period exceeds twenty years.

This, in brief, is the government protection. The response has been inspiring. Almost two and a quarter million men have already applied for government insurance aggregating about eighteen billion dollars, and new insurance is still coming in at an approximate rate of about one hundred million dollars a day.

### Millions Paid Out.

America's manhood is marching off to war with full backing of the United States government, thru the bureau of war risk insurance of the treasury department, is sending them out by the million. Each one of them is a proof of the gratitude, the solemn and fervent gratitude, of a republic of freemen. For these checks do not represent gifts or gratuities. They are not in any sense charity. They are payments based on plain American justice and issued as equitable compensation for services rendered and sacrifices made.

Up to May 28 the bureau of war risk insurance had sent out a total of approximately three million checks, aggregating more than \$3,000,000.

Checks are now going out at the rate of about eight hundred thousand a month. Before long this figure will be a million—a million messengers of good cheer and gratitude, taking the terror out of war.

## LIVE STOCK

### WATER WORK—HORSES OFTEN

Quite Profitable and Humane to Provide Means of Giving Water Throughout the Day.

Some farmers find it quite profitable, and certainly quite humane, to give their horses a bucket of water several times during the long mornings and afternoons of the summer. For this purpose they arrange a barrel on a small sled, and each morning take it with them to the field.

During the long mornings and afternoons it will be found to be profitable to give the teams a bucket of water.

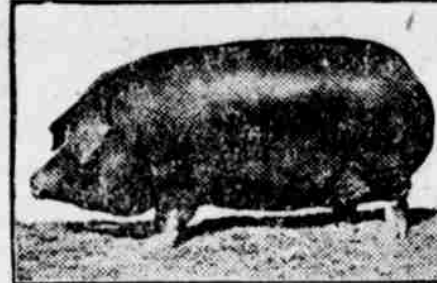
The horses do not drink much at a time, but they do relish it, and it stimulates them and in no small manner averts the danger of overheating. Users of horses in cities know the value of watering them often, and they do not pass a drinking place without offering their horses water. These teams are generally worked under high pressure and under distressing conditions, yet with fair treatment the horses stand up well and do a great volume of work. In the dirt and heat of the great cities it is safe to assume that if the practice of watering only three times a day were observed, much less work could be done and many horses would fall victims to heat and overwork.

### RIGHT MANAGEMENT OF HOGS

Protection From Sun, Pure Water and Succulent Grazing, Are Three Important Factors.

Sun shades, pure water and succulent grazing are three very important factors in the summer management of swine. Hogs suffer more from heat than any other class of animals. When they were removed from their native shaded haunts, and confined in pens and open yards, exposed to the hot rays of the sun, and by the change transformed from lank, large-lunged animals into modern fat-backs, they were made peculiarly susceptible to the sizzling rays of the summer sun.

Hogs that are confined in open yards, where they are exposed to the hot sun do well to keep alive, even though they are consuming sufficient feed to make two pounds of pork a day. Sunshades mean comfort, and



Purebred Poland-China Sow.

comfort brings economy in the use of feed, rapid gains in flesh, and increased profits at the season's end.

Hogs do not perspire. Other animals are provided with pores to carry off excretions and remove heat from the body, but not so with the hog. A few large pores on the legs provide the only means of carrying off excretions, while the thick layers of fat check the radiation of the heat from the body. Not only is this so, but hogs are fed more heat-producing food than other farm animals, and in the operation of converting this feed into meat there is a great amount of heat which cannot readily escape.

### COW'S MILK FOR THE LAMBS

Ordinary Baby Bottle and Nipple Will Be Found Satisfactory in Raising Orphans.

If properly handled, the orphan lamb or the lamb which its mother refuses to own can be raised successfully on cow's milk. Sheep milk is nearly twice as rich in fat as cow's milk, which for the lamb should therefore be enriched by the addition of pure cream. Since the lamb usually nurses its mother at least once each hour it should be fed on cow's milk at the same intervals, especially for the first ten days or two weeks, after which the intervals may be gradually lengthened.

While the lamb is very young it should not be given more than two ounces of milk at a feeding, as this is all he would take from his mother. Use an ordinary baby bottle and nipple. When the lamb is ten days or two weeks of age it will commence to eat a little, and from this time on should gradually be encouraged to procure most of its nourishment from grain, roots, etc.

### TREATMENT FOR MALE LAMBS

They Should Be Castrated When Very Young, as the Danger Then Is Not Very Great.

When male lambs are not sold promptly, it is important that they be castrated. They will sell better, make better growth, and give less trouble. They should be castrated early, as the danger is then very slight. The male point in castration is to avoid contamination. Hands and instruments should be kept cleaned with a good antiseptic, the wound should be washed, and then the flock should be put in a clean, grassy lot or field.

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