

**NEW LIFE INSURANCE POLICIES ARE READY**

The new life insurance policies in which the war risk insurance written during the war may be converted have been approved by Secretary of the Treasury Houston and are now ready, the War Risk Insurance Bureau announces.

There are six permanent forms of Government insurance, namely: Ordinary life; Twenty-payment life; Thirty-payment life; Twenty-year endowment; Thirty-year endowment and Endowment maturing at age of 62 years.

Principal features included in the Government insurance contracts are that the insurance is payable either in one sum, in elected installments for an agreed number of months or payable in installments through life. Also, the policies provide for total and permanent disability benefits for the insured covering the entire period the policy is in force and during the insured's total and permanent disability.

Policies are issued to former and active service men and women of the American military forces, on terms which have been made exceptionally favorable, in recognition of their services, as the Government pays all the costs of administration.

A total of 4,610,388 applications for War Risk insurance, representing more than \$40,000,000,000, have been received. In many cases, the applicants have been awaiting definite announcement of the terms of the new policies before applying for conversion to permanent forms. To date, the bureau has set-

ted 127,151 claims for death and total disability amounting to \$1,135,552,173.35. There remains only 3,119 claims pending, and in these cases claimants are beneficiaries in many instances residing in foreign countries where conditions are so disabed that communication is not possible.

**THE LAST STRAW**

On the heels of the disastrous drought of last summer, necessitating the movement of live stock to other pastures at great expense, high prices for feed, and the sharp decline in prices for cattle, the unprecedented spring blizzards in the West and Northwest, with a trail of unusual losses of live stock and a terrific shrinkage in condition of the animals that survived, will seem to many afflicted stockmen as the last straw that broke the camel's back. It proves the adage that misfortunes never come singly. The cup of the afflicted range cowman is overflowing. His patience with the vagaries of the weather is more than exhausted.

On top of these calamities comes utter inability to finance live-stock loans. The Federal Reserve Banks have tightened up. It is well-nigh impossible to get any money from them even a penny. In their efforts to restrict credit by a progressive discount rate, and thereby to minimize nonessential loans, they are drawing the line too fine on live-stock paper and fatally crippling an industry on which the food and prosperity of our nation largely depend. It seems incredible that the men at the

head of our great financial institutions should be so blind to the vital necessities of the producers of this country. Stockmen already overburdened with tremendous losses and whose prospective profits are diminishing as nil, are not in a position to stand the progressive high discount rates designed to restrict credit. If they had enjoyed some war profits, the situation would be different. But, according to reports, they are even denied credit at the higher rates. This short-sighted policy will kill the goose that laid the golden egg. Unless there is a prompt change in the tactics of the Federal Reserve Banks as to the discount of live-stock paper, this country will soon be confronted with a cattle shortage unparalleled in our history.

Live-stock patrons of the Tenth Federal Reserve Bank at Kansas City have filed charges against that institution for discrimination and failure to take care of maturing live-stock loans and for refusal to extend any new credit. It is sound finance at this critical period to discriminate against nonessential flotations, speculation, wildcat promotions, luxuries, and improvements that can well be deferred; but this is no time to take away from the farmer and stockman the necessary credit to enable him to feed the nation.—The Producer.

—The Herald—\$2.50 a year.

It is urged that the celebrated Paraguay yerba mate be adopted as a substitute for the prohibited beer. While mate has no kick in it, yet it has a wonderful stimulating effect, and those who have been in the habit of drinking it find it absolutely indispensable to their comfort. Its use is extending rapidly in South America, and one virtue claimed for it is that it promotes digestion. A good deal of it is being exported to Europe and Asia but only a little to the United States, says National Tribune. Drinking mate is made quite a social function in South America among the upper classes, while its use is general among the working people. It is made from the leaf of a tall tree. These leaves are roasted somewhat like tea.

After reading Winston Churchill's remark that labor is not fit to govern the country, Baron Morris, the former premier of Newfoundland, speaking as the guest of the London Commercial club is reported to have said: "I am quite satisfied that among the masses of this country, or indeed of any country, men could be found as well able to govern as in any other class. Some day the labor and industrial classes will find with what little wisdom the world is governed." It is indeed encouraging to hear a man of the wide experience which Lord Morris has enjoyed expressing these liberal views, which

echo the great truth that "a man's a man for a' that."

Insults and assaults to which allied officers are subjected in Berlin and other German cities show that leniency is thrown away on the Huns who interpret it as a sign of weakness and presume upon it, says Baltimore American. They seem to understand only the force which has been their own keynote of action, at home and abroad.

An original manuscript of Edgar Allan Poe recently brought over \$9,000 at an auction sale. The same reported to have been paid the poet himself for one of the most famous poems was \$10. The appreciation of true literature grows with time, but it is a trifle hard on the authors.

The bolsheviki point with pride to the fact that there is less illiteracy in Petragrad than there used to be. There are about a million fewer inhabitants, too; but of course that has nothing to do with the case.

National women suffrage is so nearly an accomplished fact that candidates for office are getting carefully manicured before going out to shake hands with voters.

An important new feature in men's clothes, we are informed by a style authority, will be a "cash pocket" on the outside of the coat. Thus being more readily accessible, our money can be spent a little faster.

The prosecution of profiteers is the joke of the year.


**HOT SPRINGS CLINIC**  
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 We remove spots and  
 stains from clothing without injuring  
 either the fabric or the color.  
 Our modern methods make clothes  
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**This Bank  
 and Women**

Every woman should come in and get acquainted with this Bank and its facilities for helping her in her finances. Household expenses are very important items nowadays.

Instead of paying bills with cash, pay them by Check and then you have a sure receipt. It is the ideal way—Safe and Convenient.

If you wish to open a savings account, we will be glad to explain the various plans we have perfected along these lines.

If you cannot quite make up your mind as to just how you wish your account handled, come in and talk it over with one of our officers. They will be glad to give you their most courteous attention.

**First National Bank**  
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**They used to call a man a "sport" when he bought an automobile**

**THAT** was before the days when pretty nearly everybody owned one—or could, if he wanted to.

There was a lot of waste about motoring in those days. A man spent a lot of money on his car and never thought very much about *what he was getting* in return.

II

When a man buys a tire nowadays he has a *pretty definite idea* of what he expects to get out of it.

The dealer who sells him one that gives him *less* than he expects isn't likely to get any more of his business.

That's one of the reasons why we handle U. S. Tires—and *recommend them* to the motorists of this community.

III

The U. S. reputation for quality is *not* built on *any one* tire.

There is not *one standard* for large U. S. Tires and *another standard* for small ones.

Every tire that bears the name "U. S." is built the *best way* its makers know how to build it. The *oldest* and *largest* rubber concern in the world *cannot afford* to play favorites in seeking its public.

IV

Come in and tell us what you are looking for in tires. We can probably tell you whether you need a U. S. Nobby, Chain, Usco, Plain, or a Royal Cord.

Select your tires according to the roads they have to travel:  
 In sandy or hilly country, wherever the going is apt to be heavy—The U. S. Nobby.  
 For ordinary country roads—The U. S. Chain or Usco.  
 For front wheels—The U. S. Plain.  
 For best results—everywhere—U. S. Royal Cord.



**United States Tires**  
**Sturgeon Garage**  
 Alliance Nebraska,