

"Hang on to War Risk Insurance"

Treasury Department Sends Out This Advice to Demobilized Soldiers.

NEW POLICIES ARE PLANNED

Federal Government Perfecting New Forms With Many Advantages Which Insured Men Will Want in Place of Present Contracts.

Washington.—A busy place these days of demobilization is the bureau of war risk insurance of the treasury department of the United States, with its 14,000 employees and its files containing 30,000,000 records.

Demobilization is having the effect of making a large proportion of the soldiers become transient for an indefinite period after leaving the service. Many of the original addresses of these men become useless, as thousands forget to leave forwarding addresses and neglect to write to the bureau. In this way many men are losing touch with the bureau and are neglecting their insurance. Hence the efforts of the bureau to keep in touch with demobilized men are increasingly difficult, as demobilization progresses. Every possible agency is being used, including the Red Cross and public organizations of many kinds.

Uncle Sam is perfecting plans for the new forms of government insurance which the demobilized soldier will want in place of his war risk insurance. But the soldier cannot change his war risk insurance for this new insurance unless his monthly premiums are paid up to date on his old insurance.

Advice to Soldiers.

The advice which is being sent out from the bureau of war risk insurance to the soldiers who have left the service may be summarized thus:

Hold on to your war risk insurance. Keep up your premium payments. If you have permitted your insurance to lapse—even if you have formally canceled it—hasten to reinstate it under the new and liberal provisions for reinstatement.

Write for advice or information to the "Insurance Division, Bureau of War Risk Insurance, Washington, D. C." Give your full name and your address, your rank at the time of applying for insurance; if in the army, your army serial number, the number of your insurance certificate, if known. In sending check or money order for your premium, make it payable to the "Treasurer of the United States" and mail it to "Premium Receipt Station, Bureau of War Risk Insurance, Washington, D. C."

Uncle Sam provided every soldier,

sailor and marine with a right to a policy for \$10,000. If you can't keep all of it, keep at least part of it. You can reduce it if you have to.

You can convert to a government endowment policy which will assure financial comfort in later years.

All policies issued by the government contain a total disability clause, making them payable at any time you may become totally and permanently disabled, regardless of your age.

A service man, after his return to civil life, may engage in any occupation, no matter how hazardous, without affecting his insurance.

No physical or medical examination is necessary for the conversion of policies.

Your government insurance is protected from the claims of creditors.

Neither you nor your beneficiary ever will have to pay a cent taxes to the government on the proceeds of your government insurance.

You may pay your premiums by the month, without having to pay anything extra on account of additional expense to the government of collecting monthly premiums. Or, if you prefer, you may pay quarterly, semi-annually or

annually. The government pays all the expenses of running the business.

You may have the whole month in which to pay the premium for that month. If you fail to pay and your policy lapses, you may get it back through provisions for reinstatement.

Cash and Loan Values.

After one year the new government policies will have guaranteed cash and loan values, also paid-up insurance and extended term insurance values. The "cash value" of a new government policy is the amount the government gives you if you choose to give up your insurance.

The "loan value" means that you can borrow money on your policy up to 94 per cent of the cash value.

"Paid-up insurance and extended term insurance values" mean that in the new policies, if you stop paying premiums after one year, the government allows one of the following options: (1) To remain insured for a certain time without cost to you. (2) To receive a policy for a smaller amount, which will be paid, no matter when you die, and on which you will not have to pay any more premiums.

One of the most valuable features of a government insurance policy is that it provides for the disability of the holder, as well as for his death. When for any reason you become totally and permanently disabled, you not only do not have to pay any more premiums, but the government pays you the full monthly sum called for by your policy every month, no matter how long you live.

Labrador Coast Is Swept by Death

Smallpox and Spanish Influenza Play Havoc With Eskimos.

BODIES DEVoured BY DOGS

Moravian Missionary Tells Almost Unbelievable Story of Sufferings in Northern Labrador—Mode of Living Is Fatal.

St. John's, N. F.—Spanish "flu," smallpox and measles wiped out more than one-third of the Eskimo population of Labrador during the months of November and December of last year. The Rev. W. W. Perrett of the Moravian mission at Hopedale, where he has spent 27 years, reached the Newfoundland shores a few days ago. He told an almost unbelievable story of the sufferings of the Eskimos of northern Labrador.

Shortly after the mission ship Harmony had left the coast at the beginning of November "flu" broke out at Hebron and spread rapidly among the inhabitants. That the disease was contagious was unknown to the Eskimo, who were living in small huts, and whole families were affected and

died off. Bishop Martin and those at the mission did what was possible under the circumstances, but they, too, were stricken, and when the epidemic had passed its course only eight children, five women and one man of the native population of 700 were living.

Mad Dogs Eat Human Flesh.

At the outbreak the dead were buried almost as soon as they passed away, but when the entire settlement became ill, the victims were left where they died, those who had recovered in the meantime being too weak to lay them under the ground. Households who had succumbed one by one were left unburied, and the dogs, who were unable to procure food because the hunters had been all ill, became mad and entered the cabins, consuming the flesh from the bodies of the dead.

When it became known that the epidemic was raging, some outside assistance arrived, and an effort was made to give the dead Christian burial. The dogs, however, after consuming the human flesh, became wild, and it was impossible to undertake putting the corpses in the frozen ground. The next best thing was to bury the corpses at sea. Before even this could be attempted the few remaining at Hebron were compelled to shoot the dogs, as even the living were not safe from them.

While this horror of death and suffering was going on at Hebron, a like epidemic was raging at Okak. The Eskimos, as in Hebron, huddled together in their small huts, quickly became affected, until the whole population was either stricken or dead. The daily death rate was appalling, whole families dying within a few hours. The mission all the while was unceasing in its work for the afflicted, but they also fell victims to the disease, which meant that the Eskimos were left helpless. When the new year dawned only a few emaciated Eskimos were found to be alive.

Mode of Living Is Fatal.

Mr. Perrett said that when the Eskimos were stricken, their mode of living and environment was against their surviving. As soon as the illness fell upon them they were obliged to take shelter in the small, stuffy huts, where there was neither fresh air nor sunshine, and here they remained until they died. They were also without seal meat and fats, which are necessary for sustenance in cold climates having been overtaken by the epidemic just as the hunting season opened and their constitutions thus weakened, they became easy prey to the scourge. Many who had recovered from their illness died later for want of nourishment.

German experimenters have made a textile from the fiber of a plant similar to the North American cat tail.

What Are the Chances of Being Saved?

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TEXT—Are there few that be saved?—Matt. 13:23.

Some would say that the chances of being saved are not to be considered, for all are saved. Such a view is universalistic, out of which there will be a terrible awakening some day. Some say that the vast majority of the human race will be saved. These claim that all infants and all persons not morally responsible will be saved anyway, and that all persons who are not incorrigibly wicked and depraved will be saved also. Even some who are recognized as evangelists teachers say that the number of the saved will be very much greater than the lost.



As it is only in the Scriptures that we have any information about the subject of salvation, it is the part of good judgment and common sense to inquire what the Bible teaches as to the number of the saved.

1. In the first place with some salvation depends in their view upon meeting certain moral obligations. If there is any moral obligation at all, it is enjoined in a book that says there is none that doeth good, no not one. All have sinned and come short of the glory of God. All have gone astray and every man has turned to his own way. If a man says he has no sin, he deceives himself and the truth is not in him.

2. The conditions of salvation as outlined in the Scriptures are so difficult of fulfillment that man does not love them. It being accepted that there is none that doeth good, there is none excepted from the conditions laid down in the Word of God, the leaving of all to follow Jesus, the renouncing of the world and the acceptance to meet these conditions, which imply also the recognition of Jesus Christ as the Son of God and the only Savior of man. If confessing Christians were polled and each examined as to his personal relationship to Jesus Christ, it would be found that a large number, possibly the majority, could not stand the test.

3. Let us note carefully the statements of Scripture as to the relative number of the saved. In the Old Testament the prophet asks, "Can the Ethiopian change his skin or the leopard his spots? Then may ye also do good that are accustomed to do evil." Jesus said on one occasion, "Many are called but few chosen." On another occasion he said, "It is easier for a camel to go through the eye of a needle than for a rich man to enter into the kingdom of God." This prompted the question of his disciples, "Who then can be saved?"

In the Sermon on the Mount Jesus said, "Straight is the gate and narrow is the way which leadeth unto life and few there be that find it." In answer to the question, "Are there few that be saved?" Jesus replied, "Strive to enter in at the straight gate, for many, I say unto you, will seek to enter and shall not be able." There is an echo of this teaching in the words of Peter, "If the righteous scarcely can be saved, where shall the ungodly and sinner appear?" This was to say, if it is with the greatest difficulty that the righteous are saved, the chances of the ungodly are very few. We have also the teaching of the Lord as to some who will come before him at the great day of judgment and say, "We have eaten and drunk in thy presence and in thy name done many wonderful works," but he will say, "I never knew you."

Taking these conditions together, there is more than an intimation that a man falling short of the conditions should look upon his chances of being saved as comparatively small. If it is true, as Jesus said that he that believeth not on the Son of God shall not see life and that a man must believe on Jesus Christ in order to have everlasting life, it is likely that the vast majority of the people among us are not saved.

Jesus not only taught us that the gate is straight and the way narrow that leadeth to everlasting life, but he also taught that the way leading to death is wide and many as compared to the few on the narrow way are in it.

Drift into salvation is impossible. The will of man needs to be exercised in order to escape eternal perdition. To be saved a man must use his will definitely, immediately flee to Jesus Christ and accept him as Saviour.

All Things Are God's
As all men have all their powers and faculties from God so all men are obliged to act for God, with all their powers and faculties. As all things are God's so all things are to be used and regarded as the things of God.—William Law.

Economy Corner

To Freshen Silks.

Japanese, China, India and pongee silks are freshened by washing in warm soapsuds, rinsing quickly and drying in the shade; roll in a sheet when not perfectly dry and then iron on the wrong side.

Colored silk fades and white silk yellows after washing, but this may be avoided by using medium warm soap and water and rinsing well; wrap in a large cloth (an old sheet is fine) for half an hour, and then iron on the wrong side with a moderate iron, using a bit of thin lawn between the iron and silk. Do not let the light and air get to it while wet, as this yellows and fades the fabric.

When black silk or satin begins to shine, sponge on the right side with a mixture of two parts of gin and one of water, and iron while damp on the wrong side.

To Remove Grease Stains From Silk.

When any greasy substance has been dropped upon silk it can be abstracted by mixing French chalk with methylated spirits to the consistency of cream, laying it upon the stain, then covering with a brown paper and pressing with a warm iron.

French chalk removes grease and does not injure colored silks. Scrape a little on the spot, rub it in, let it stand 24 hours, then brush off and repeat the process if necessary, for grease is often hard to remove.

To Remove Stain From Silk Use Chloroform.

First remove as much of the grease spot as you can by the hot-iron method; what is, place clean blotting paper

both above and below the stain, then place a warm iron over the paper. The heat will dissolve the grease which the blotting paper will absorb.

Remove the paper, add a fresh supply under the stain and rub with chloroform.

Grease Spot on a Parasol.

You may get rid of the grease spot by laying on hot French chalk. This will dissolve and absorb the grease. Next, the parasol should be opened and then thoroughly washed with gasoline and white soap all over its surface, more particularly on the soiled places.

Afterward sponge off with clear gasoline. By going over every part of the parasol there will be no danger of spots or streaks and gasoline will not harm it. Keep away from fire or artificial light during this process.

Both Suits and Dresses.

Owing to the proportions of the present demand for women's wear, the coming fall season promises to see suits and dresses bought in equal amounts. Only a short time ago in the history of the dress trade it was always a question of a choice between the two styles of garments, with rarely a time when both were equally good. Manufacturers of dresses hold the present demand for quality responsible in a measure for the field that exists for both suits and dresses, and as long as both maintain high standards they stand the same chance of acceptance. This stabilizing of conditions has been a decidedly welcome development to the dressmakers.

What the Children Wear



Very simple frocks of fine cotton goods in gay colors or of handkerchief linen, and all made by hand, are provided our little girls to wear when they are all dressed up. Cotton crepe, batiste, lawn and organdie usually furnish the material, and embroidered batiste or val lace or fancy needlework the trimming for these fine affairs, and hand work puts the hall mark of elegance on them. And when the little boy of three or more must be dressed up to match the splendor of his sister he is likely to appear in knickerbockers of pongee or other strong silk, with batiste blouse to match it in color. But of course his life is spent in much more sturdy clothes made of strong cottons, like cotton poplin and pique, while these and gingham or chambrays serve for the daily wear of little girls.

Between the two extremes of very dainty and sheer things, for special occasions, and heavy cottons, come the durable printed volles. They make very practical frocks that are more dressy than gingham. A good many of these imitate gingham in plaids and cross-bars that are very pretty in this sheer material, and a greater number have small flower designs scattered thickly over their surface; others are striped, so that there is an unending variety to choose from, and all these cotton goods are well represented in stores all over the country.

The little girl out in Arizona has the same chance as the little girl in New York to wear frocks that are up to date. The dress shown in the picture is of printed voile, machine made, with organdie collar and cuffs and facing on the pocket. The sash is also of organdie and there is a little spray of embroidery on all these organdie accessories. Narrow organdie frills bordering neck and sleeves and sashes prove as pretty a trimming feature as the season has to offer. On summer dresses sleeves are short, either elbow or three-quarter length, and skirts usually about knee length.

Designers of children's clothes have not ignored georgette crepe and crepe de chine for the most pretentious of dainty frocks. The georgette is often figured and has the appearance of very fine lawn. Gay ribbons and scalloped edges on sleeves and skirt, bound with the ribbon or silk to match it, finish up these airy creations. Many frocks are made with collars and jacket effects in the small bollees, and narrow ribbons, including baby velvet ribbon, must not be overlooked in finishing them off. These and tiny cro-ket or pearl buttons decide the class of many a little frock.

Julia Bottomley

FATE OF THESE BUILDINGS IN DOUBT



An airplane view of the temporary government war buildings near the Washington monument. Differences of opinion are agitating legislators now as to what shall be done with these structures—many of them of flimsy construction.

Just a Quiet Smoke, But It Shocked Some.

Topeka, Kan.—Clouds of smoke coming from the women's waiting room at the Rock Island depot here caused the patrons of the room to make an investigation. Over in the corner, smoking a clay pipe peacefully, was an aged woman, all unconscious of the excitement she was causing. When the miron told her it was not the place to smoke, the aged woman calmly went outside the depot and completed her smoke. She said she came from the mountains of Kentucky and was on her way to Nebraska.

What Could the Judge Do?

New York.—Miss Thelma Seeligmann, charged with parking her automobile on the street, explained she was having her hair marcelled.

TO STUDY IN SWEDEN

Exchange of Students Planned With United States.

Freed From Dominance of German Schools, Ten Will Take Swede Specialties.

New York.—Proof that American and European students are alike freed of the dominance of German learning and German universities is found in the fact that an interchange of students between this country and Sweden has been arranged by the American-Scandinavian foundation of New York. According to plans of this organization for the next academic year ten young Americans will go to Sweden for technological study of an advanced nature and ten Swedish students will come to the universities here.

The ten Americans, to receive \$1,000 each as fellows of the American-Scandinavian foundation for 1919-20, have been chosen for the foundation by a committee of technical experts and professors. The men appointed are Samuel G. Frantz of Princeton, N. J., Princeton university; Harry F. Yancy of Urbana, Ill., University of Missouri; Chester C. Stewart of Wilmington, Del., Massachusetts Institute of Technology; Harry W. Titus of Laramie, Wyo., University of Wyoming; Robert S. Sessions of Worcester, Mass., Worcester Polytechnic Institute; Clarence N. Ostergren of Hoboken, N. J., Sheffield scientific school; William S. Mohr of Boston, Mass., Yale forestry school; Henry M. Meloney of Syracuse, N. Y., state school of forestry at Syracuse university; Ralph E. Zetterstrand of Munhall, Pa., Sheffield Scientific school, and Thomas Fraser of Urbana, Ill., University of Illinois.

Four of these men will study chemistry two hydro-electrical engineering, two forestry and two metallurgy, in all of which subjects Swedes excel.