

AN EARLY CHANGE WAR INSURANCE SEEMS ADVISABLE

Choice of Six Types Policies Given Insured by Government.

Rates Will Be Lower Than Those of Insurance Companies and Liberal Terms.

The matter of conversion of the present War Risk Insurance is of utmost importance. The date for the beginning of conversion has not yet been set, but as soon as the President officially declares peace or Congress passes a special act authorizing conversion, it will be possible for all persons who are carrying Government Insurance to convert it into the new types of policies. It is expected that the date for the beginning of conversion will be about June 1st or perhaps earlier.

In order to be able to convert the War Risk Insurance, it is necessary to keep up payments on the present Insurance. These payments should be made each month by certified check or Money Order made payable to the Treasurer of the United States, or forwarded to the Disbursing Clerk, Bureau of War Risk Insurance, Washington, D. C. If the payments are not made within the month the Insurance automatically lapses, but it may be re-instated upon payment of back premiums, provided the individual can show evidence of insurability. The certificates of any reputable physician will be accepted as evidence of insurability. The Insurance may be re-instated at any time within six months, but after that it is lost entirely.

It is not necessary to convert the Insurance immediately but it is advisable to convert as quickly as practicable, in order to take advantage of the lowest possible premium. The insured has five years in which to convert, and he must not exceed that period of time if he wishes to retain his insurance. It is not necessary to convert the Insurance into any one particular policy. The insured may carry his Insurance in several different types of policies if he wishes, and he may convert into these policies at different times, and in any amount from \$1,000.00 on, in multiples of \$500.00 the only requirement being that he must convert during the period of five years. If the insured elects to wait a year or two before converting his Insurance, he will simply continue to make the premium payments as he is at present until such time as he feels he can convert.

The Government is going to continue to carry the Insurance after it is converted. The cost of carrying the Insurance will be borne by the Government and for that reason the rates on these policies will be considerable lower than regular Life Insurance companies granting similar policies. The premiums on the new policies will always remain the same there being no increases from year to year as on the present form of Insurance.

The Government is offering six types of policies: Ordinary life; 20 pay life; 30 pay life; 20 year endowment; 30 year endowment; and an endowment policy which matures at the age of 62. These policies are similar to policies of the same type issued by regular Life Insurance Companies.

The premium on these policies may be paid monthly, quarterly, half yearly or yearly, as desired, and the insured may change from one method of payment to another at any time he chooses to do so. If paid monthly, the premium will be due on the first of the month, but may be paid any time during the month.

Policies may be reduced at any time, but not increased.

There will be no medical examination required when converting to the new forms of policies.

There is no restrictions as to occupation, residence or travel.

The proceeds of all policies are non-taxable. The Insurance is unassignable and free from the claims of creditors.

Dividends will be paid on these policies annually. These dividends may be taken in cash or deducted from the premium, or may be left with the Government to accumulate at compound interest.

Cash values on these policies are provided and the full value may be obtained at any time, after the end of the first year. Loans may also be made on the policies up to 94 per cent of the cash value.

In the event the insured finds it necessary to lapse his policy, he may take paid-up Insurance, extended Insurance or may receive the actual value of the policy in cash. However the disability clause is no longer in force when the option of paid-up Insurance or extended Insurance is taken.

In case of death, all policies are payable to the beneficiary in 240 monthly installments. The endowment policies are payable to the insured in a lump sum, if he lives out the period of the endowment.

All policies contain a disability clause which provide for payments to the assured in the event of total and permanent disability. The insured

will receive during the period of total disability, \$5.75 a month for each \$1,000.00 of Insurance carried. If the insured lives less than 20 years, after disability, his beneficiary will receive the remaining payments necessary to complete the 20 years.

Anyone having questions which are not covered by the above letter, may communicate with the Navy Recruiting Office, 500 Paxton Block, Omaha, Nebr., and any information will be freely given.

"The Price of Peace" Film

The great war educator, contains the pictorial record of the first American attack at Chateau Thierry, and the spectator sees the American soldiers drive back the Germans, when it seemed almost impossible to check their advance.

This picture also shows a spectacular air battle in which the German airplane is destroyed and this particular feature gives an opportunity to see a German aviator in action.

A field piece and its crew are shown on the screen and a moment later it is completely wiped out by an exploding shell, by the enemy gun.

At the end of the picture the American Soldier is "registered" keeping watch on the Rhine. Activities of the army, navy and air forces are shown in "The Price of Peace."

The American Soldier is seen from the time of enlistment in the service until he crosses the Rhine. It shows his training preparatory to going to France, his embarkation, life on the transport, his debarkation and then he is shown in actual battle for peace.

Because the men who really fall are dead, is why "The Price of Peace" is considered one of the greatest spectacles in the history of motion pictures. This is a five-reel film to be shown in the Royal Theatre, Monday afternoon, May 5th, beginning at 1:30. Be sure to see the first of it. Also speaking by prominent men. This is free to the public.

If you remember the time when Ben Harrison said, "A dollar a day is enough for a laboring man," you will be interested in the following:

New York.—Louis Wokal, laborer in the steam roller gang of the Flushing street pavers is hauled to and from the scene of his daily toil in his own automobile by his own chauffeur, and has \$100,000 in the bank.

COMING TO

O'NEILL United Doctors' Specialist

Will be at the NEW GOLDEN HOTEL

Monday, May 5th ONE DAY ONLY
Hours 10 A. M. to 8 P. M.

Remarkable Success of these Talented Physicians in the Treatment of Chronic Diseases

Examination and Consultation Free

The diagnostician of the United Doctors, licensed by the state of Nebraska, for the treatment of chronic diseases of men, women and children, offer to all who call on this visit, consultation, examination and advice free. They have a system and method of treatments that are sure and certain in their results.

These doctors are experts in the treatment of chronic diseases of the blood, liver, stomach, intestines, heart, kidneys or bladder, rheumatism, sciatica, dropsy, leg ulcers, weak lungs, and those afflicted with long standing, deep seated, chronic diseases, that have baffled the skill of other physicians, should not fail to call.

According to their system no more operation for appendicitis, gall stones, goiter, piles, etc., as all cases will be treated without operation or hypodermic injection. If you have kidney or bladder troubles bring a 4-ounce bottle of your urine for chemical analysis and microscopic examination.

Worn-out and run-down men and women, no matter what your ailment may be, no matter what you have been told, or the experience you have had with other physicians, settle it forever in your mind. If your case is incurable they will tell you so. Consult them upon this visit. It costs you nothing for examination.

Remember, this offer is for this visit only.

Married ladies must come with their husbands and minors with their parents.

Why There Is More News In The Sioux City Tribune

It is the only newspaper in Iowa, South Dakota and Nebraska receiving the 3 great international telegraph reports each day.

The full 24-hour Associated Press

Exclusive United Press

The London-Times

The daily feature headed "From the Telegraph Table" consists of brief, interesting, instructive world news items edited from these three great services.

Read the column at the left! How many of these choice bits of news have you read in your daily newspaper? Not one-third!

This column is a daily pleasure to Tribune Readers in addition to many other interesting and instructive features that appear in no other newspaper in this section.

In your purchase of all other commodities, quality and price considered, you try to get the most for your money—use the same principle in your purchase of news—the following coupon is for your convenience.

\$4 a Year, in Advance.
\$2.50 Six Months, In Advance.

Mail Your Order Today

THE **SIoux CITY TRIBUNE**
"More Than a Newspaper"

In addition to all the big news stories from these three sources, The Tribune edits a daily column of news items similar to the following:

From the TELEGRAPH TABLE

Forty-five per cent of the shipping between American ports and the rest of the world is now under the flag of the American merchant marine. This is one-fifth of the world's seagoing tonnage, says the London Times.

A telegram from Munich states that the government has dismissed Lieutenant Hermann, in charge at Rosenheim, for letting King Ludwig pass the frontier into Austria as "Commercial Traveler Ludwig Wittels."

"Pushing Historic Highway" is selected as a name for the route which will have New York city and San Francisco as its terminals and pass through Baltimore, Washington, D. C., Indianapolis, Springfield, Ill., LaCledo, Mo., where Gen. Pershing was born; St. Joseph, Mo., Lincoln, Neb., Cheyenne, Wyo., Salt Lake City and Reno, Nev.

Major General Whittlesey, of the Lost Battalion, with several other army officers, has written to the New York legislature in protest against a proposed bill giving preference to war veterans in civil service and promotions. He says it is not "for the best interests of the retaining soldiers," and is "subversive of the spirit of the civil service."

Western Canadian cattle raisers say the American quarantine has forced Canadian cattle men to dispose of most of their stock at Winnipeg, where prices have averaged \$2 to \$3 a head less than in St. Paul, and that the quarantine has placed the live stock industry "in an intolerable position" in Manitoba, Saskatchewan and Alberta.

German newspapers are increasing their campaign to organize resistance to a peace dictated by the allies, according to advices from London. The Berliner Tageblatt urges the government not to sign the treaty if France gets the Saar valley. The Vossische Zeitung openly advocates a break with France, so "we can have it out with her."

The "Wild West Division" broke all records for the number of decorations it had received. Among them were 150 distinguished service crosses, 101 French croix de guerre, 150 Belgian croix de guerre and 5 congressional medals. The Wild West division is made up of men from California, Oregon, Washington and other far western states.

Rear Admiral Sims, who commanded the American fleet during its wartime activities in European waters, says he believes there are "205 German submarines at the bottom of the sea." He says the fleet "found many submarines stuck on the bottom, with indications that many of the men caught inside had committed suicide or killed each other."

Negotiations between employers and employes in various industries with reference to increased pay and the right of employes to have a voice in the questions of management, have failed. The employes, therefore, have decided on a general strike, says Berlin.

Details of an alleged plot to organize a universal union in Oklahoma to aid draft resisters which, it was asserted, was to be an offshoot of the I. W. W., was revealed in federal court of Tulsa when Frank Bryant, a leader in the alleged conspiracy, was convicted of violating the espionage law.

Capt. Marshall Field III, who was discharged from service a month ago, has voluntarily gone back, to take up the management of the federal employment bureau for returned soldiers, sergeants and marines, until the last member of the Prairie division, to which he belonged, is mustered out.

The Woolworth estate is computed to be worth between \$25,000,000 and \$40,000,000. For about a week preceding his death, Mr. Woolworth had been at work upon a will, making gifts to various charities, relatives and old friends, but it was not quite completed when he died. In consequence, by provisions of a will made 30 years ago, the entire estate goes to his widow, who has been held incompetent.

Roger B. Simmons, who was sent to Russia in 1917 as a member of a United States government commission to study the lumber situation in the war devastated country, and who was taken prisoner by the bolshevist government and at one time sentenced to be shot, has told the United States government commission investigating high prices of building material that the world is facing a lumber famine.

An advisory committee of the British ministry of labor has laid down the first official minimum wage scale for domestic servants. It ranges from \$110 a year for a housemaid of 18 years or more up to \$150 for a cook or housekeeper, in addition to board and washing. Hours of leisure are fixed at two hours daily, a half holiday every week, part time on Sundays and two weeks' holiday each year with wages.

Charles Farman has handed Premier Clemenceau the following resolution, said to be signed by 5,000,000 American women: "Whereas, There is overwhelming evidence that the armies of the central powers committed and were encouraged to commit every form of sexual offense against women in every country invaded; the women of the United States, associated with the women of France, protest and appeal for punishment of those guilty, and treatment of injured girls and women as war wounded."

Among the decorated men arriving this week with the "Wild West" division the 91st—was J. H. Larue, Santa Clara, Cal., a chauffeur whose work was to drive the high officials. One afternoon he was driving alone, and saw an enemy airplane flying low overhead. Training a machine gun he carried in his automobile on the flier, he shot it down. Asked if he had received a decoration for his deed, he said: "Hell, no! but look at these," and opening his coat he revealed two German war crosses on his breast. "I took these from the pilot and observer before I turned them over to the medical department," he observed laconically.

Public Dance

The Boy Scouts of O'Neill will give a public dance at the K. C. Hall, Wednesday evening

MAY 7, 1919

For the purpose of raising funds for a meeting house.

Music by Twentieth Century Jazz Band.

Tickets - - \$1.00 and War Tax
Spectators - 25 Cents and Tax



There are more than 3,000,000 Ford cars in daily operation in America. This is a little better than half of all the motor cars in use in the country. There is a very potent and profitable reason in this why you should buy Ford cars for your business and for your personal use. It is a demonstrated fact that Ford cars have, in every line of human desire so far as motor cars are concerned, best satisfied their owners with the service given. They must be safe; they must be comfortable; they must be always reliable; they must be convenient and they must be economical, or they wouldn't be so tremendously popular with all classes of people. The big Ford factory has not yet reached normal production, but the war is over, and it is getting back as fast as possible. We are getting a few cars in right along, and we will do the best possible to give you early delivery.

Runabout, \$500; Touring Car, \$525; Coupe, \$650; Sedan, \$700; Truck Chassis, \$550. These prices are f. o. b. Detroit.

Leave your order with J. B. Mellor, Agent, and be assured of two things: First, the earliest possible delivery; Second, an after service that has the strongest commendation and endorsement of the Ford Motor Company as being a reliable, satisfactory and economical service.

Give us your order now for a new car.

J. B. MELLOR, Agent
O'Neill, Nebr.

Cut Out This Order Blank for Convenience in Ordering

The Sioux City Tribune, Date.....
Sioux City, Iowa.

Gentlemen: Enclosed find check, money order, draft, for \$4.00 for one year's (\$2.50 for Six months) subscription to THE TRIBUNE.

Name

Town

State

R. F. D. or Street Address