

Special Ruling On Reinstatement of War Risk Insurance.

Under a new and very liberal ruling of far-reaching importance to millions of former service men, issued by Director R. C. Cholmeley-Jones of the Bureau of War Risk Insurance with the approval of Secretary of the Treasury Carter Glass, War Risk (term) insurance, regardless of how long it may have been lapsed or cancelled, and regardless of how long the former service man may have been discharged, may be reinstated any time before July 1, 1920.

The only conditions are:
 (1) Two months' premiums on the amount of insurance to be reinstated must accompany the application.
 (2) The applicant must be in as good health as at the date of discharge, or at the expiration of the grace period, whichever is the later date, and so state in the application

The new ruling is the most important liberalization of War Risk Insurance since the passage of the Sweet bill, and is designed for the special benefit of service men who failed to reinstate their insurance prior to the new law, and who have been discharged more than eighteen months.

Ex-service men may still reinstate their lapsed term insurance at any time within eighteen months following the month of discharge by complying with the same conditions. Within three months following the month of discharge reinstatement may be made by simply remitting two months' premiums without a formal application or statement as to health.

Reinstatement may also be made after eighteen months following discharge, as follows: If the insurance has not been lapsed longer than three months, by complying with the condi-

tions outlined in (1) and (2) above. From the fourth to the eleventh month, inclusive, after lapse, by complying with the same conditions, and in addition submitting a formal report of examination made by a reputable physician sustaining the statement of health to the satisfaction of the Director of the Bureau.

In announcing the new ruling, Director Cholmeley-Jones desires to emphasize the fact that War Risk (term) Insurance or U. S. Government (converted) Life Insurance may now be made payable to any of the following new and enlarged group of beneficiaries:

Parent, grandparent, step-parent, wife (or husband), child, step-child, adopted child, grandchild, brother, sister, half-brother, half-sister, brother through adoption, sister through adoption, stepbrother, stepsister, parent through adoption, uncle, aunt,

nephew, niece, brother-in-law, sister-in-law; persons who have stood in the relation of a parent to the insured for a period of one year or more prior to his enlistment or induction, or the child or children of such persons; parent, grandparent, step-parent, or parent through adoption of the insured's wife (or husband).

War Risk (term) Insurance may be converted into United States Government Life Insurance, now or at any time within five years after the formal termination of the war by proclamation of the President.

United States Government (converted) Life Insurance, including Ordinary Life, Twenty Payment Life, Thirty Payment Life, Twenty Year Endowment, Thirty Year Endowment, and Endowment at Age 62, may now be paid in a lump sum at death, if such method of payment is designated by the insured.

DEMOCRATS ARE SPLIT ON TRAINING ISSUE

Return to Opposition to Preparedness Policy Pursued Before the War.

Washington, February 24.—Further differences between President Wilson and his fellow Democrats in Congress have developed on the issue of universal military training, the President contending that the issue should be nonpartisan and the House members going on record against such training by an overwhelming majority of 106 to 17.

This is believed here to be in line with the entire history of the party during the past several years. "Watchful waiting" has been the policy in regard to the turbulent conditions in Mexico during the seven years of Mr. Wilson's tenure of office. Before the war with Germany Theodore Roosevelt and other apostles in Republican ranks of preparedness were scoffed by the Democratic

leaders then in control of both Senate and House. Finally, it will be remembered, Representative Julius Kahn, a Republican, led the fight for conscription against the opposition of Chairman Dent, of the Military Affairs Committee.

Thrust into the war by actual conditions which made necessary the repudiation of a specious campaign promise to keep the United States out of it, President Wilson and his party had the united support of the Republicans during those trying times. Afterwards he penned a letter ascribing to his opponents less patriotism than the Democrats. The people answered with a Republican House and Senate. Now, in the opinion of observers here, the Democratic party has returned to its former policy of pacifism, the House members declaring that "it is the sense of this caucus that no measure should be passed by this Congress providing for universal compulsory military service or training."

Many Republican members believe that there should be no such training at present, mainly because of the expense involved at a time when they are striving to reduce appropriations, but no leader has suggested that the Republicans as a whole in the House take action against preparation for any conflict in the future.

The President in his letter urging the caucus not to take action did not declare himself either in favor of or opposed to universal military training. With the same caution as shown by him in his Mexican policy, he asked that the whole question be soft-pedaled until after the national convention. But the House Democrats saw too good a chance to appeal to the pacifist vote. Having won the women over in 1916 by the slogan, "thank God for Wilson—he kept us out of war," they took action which would assist the women in 1920 to decide to support the party which will not send anybody's son to war—as indicated by the war with Germany.

If the overwhelming majority among the House Democrats against military preparedness is not sufficient proof to the voters that there are to be no further wars, the President reiterates his statement that the league of nations, if adopted in the exact form in which he gave it to the Senate, will prevent any further conflict throughout the wide world. With Japan increasing its power on the Pacific and Great Britain dominating the Atlantic, the Democrats in Congress have gone on record against any general training of American youth in the future.



Give Me a Friendly, Natural Hand-shake

an' a friendly natural tobacco. Keep yo' put-on airs an' "sauces-up" tobaccos for the fellow that likes nut sundaes better than home made pie—

So says a friend of ours named Velvet Joe. And he just about hits the nail on the head.

Velvet is made for men who think there's no smoke like real tobacco. If you are that sort of man, listen:

Velvet was born in old Kentucky, where more than one good thing comes from. It was raised as carefully as any other Kentucky thoroughbred. But the real secret of Velvet's friendly qualities is its slow natural ageing in wooden hogsheads. Ageing in the wood never hurt anything—and least of all, tobacco.

And so we say, Velvet is good tobacco—nothing more or less. It runs second to none.

The picture of the pipe on the tin needn't keep you from rolling a jim-dandy cigarette with Velvet.

Liggett & Myers Tobacco Co.



Actual Size

-the friendly tobacco

Have Your Harness Oiled

We have first class workmen now and are ready to do all knids of repairing on Harness or Shoes. Bring in your harness and have them dipped and ready for your spring work. We have the machinery to do it with.

When in town take a box of Native Herbs out with you, it prevents sickness. The Balsam Myrrh is the best medicine you can have in the house for wire cuts, sprains, swollen joints and for your cows with caked udder, or sores on their teats.

Then Bickmoline Ointment for your horses. It heals that collar sore or saddle gall, no matter if your horse is idle or at work.

If you want shoes for the baby, school shoes for the Boys and Girls or dress shoes, you will find them here.

Alberts Harness Shop

McCOY'S Farm Sale

As I have sold my farm I will sell the following described property at public auction at my place, 3 miles west of the O'Neill cemetery, north of the old Widner ranch, commencing at 1 o'clock, sharp, on

Friday, March 5th

18 Head of Horses

Several that you would like to have.

Farm Tools, Hay Tools

Tools enough to farm 320 acres. 3 wide tire wagons; 2 buggies; 1 gang stirring plow; 1 16-inch sulky stirring plow; 2 riding cultivators; 2 2-row eli cultivators; 1 single row eli; 2 walking 16-inch stirring plow; 1 garden plow; 1 3-section harrow; 1 overshot hay stacker; 2 hay sweeps; 1 steel hay rake; 1 corn cutter; 1 endgate seeder; 1 Monmouth 1-horse disc drill; 1 feed grinder; 1 harpoon hay fork; 2 baling hay racks.

HOUSEHOLD FURNITURE IF NOT SOLD BEFORE THE SALE.

Chickens, Harness and Corn

Six dozen Rhode Island Single Comb chickens; 2 roosters; 2 sets heavy harness; 1 single harness; 1 set double buggy harness; several hundred bushel corn in the crib.

TERMS—One year's time will be given on all sums over \$10.00 with approved security and 10 per cent interest. \$10.00 and under cash. No property to be removed until settled for.

McCOY & McCOY, Owners

Col. James Moore, Auctioneer.

C. P. Hancock, Clerk.