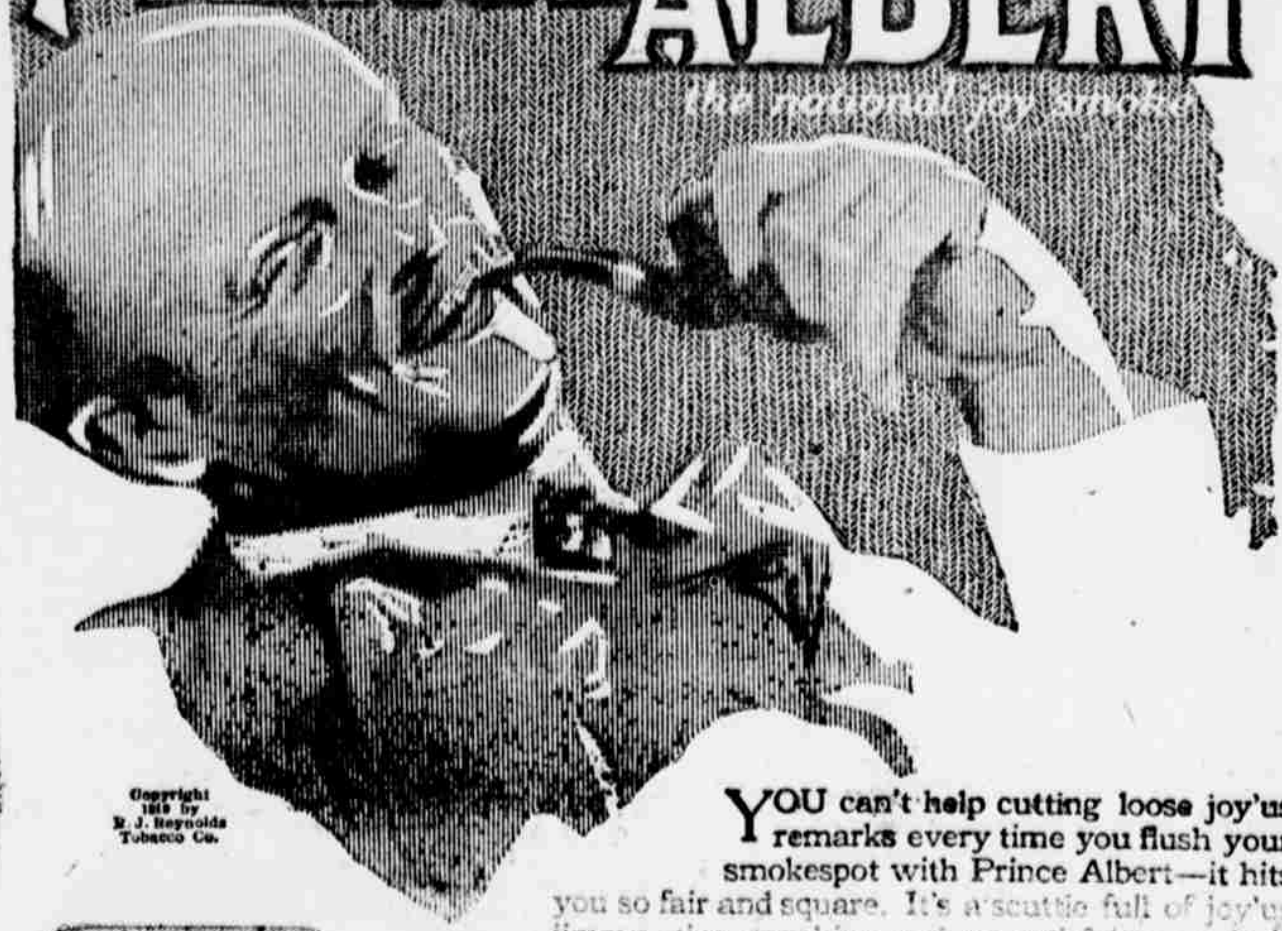


# PRINCE ALBERT



Copyright 1919 by R. J. Reynolds Tobacco Co.

**YOU** can't help cutting loose joy's remarks every time you flush your smokespot with Prince Albert—it hits you so fair and square. It's a scuttie full of joy's jimmy pipe sunshine and as satisfying as it is delightful every hour of the twenty-four!

It's never too late to hop into the Prince Albert pleasure-pasture! For, P. A. is trigger-ready to give you more tobacco fun than you ever had in your smokecareer. **That's because it has the quality.**

Quick as you know Prince Albert you'll write it down that P. A. *did not* bite your tongue or parch your throat. **And, it never will!** For, our exclusive patented process cuts out bite and parch. Try it for what ails your tongue!

*Toppy red bags, tidy red tins, handsome round and ha'penny tin humidors—and—that clever, practical pound crystal glass humidor with sponge moistener top that keeps the tobacco in such perfect condition.*

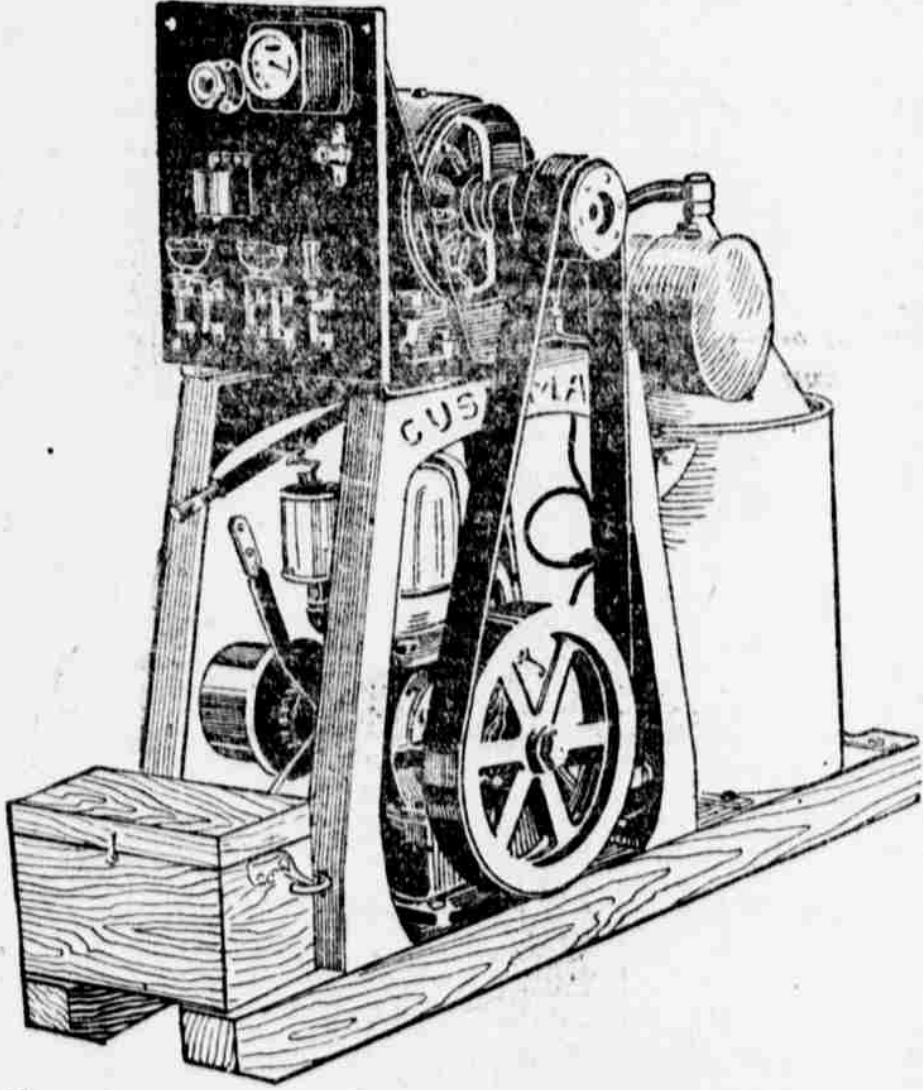
R. J. Reynolds Tobacco Company, Winston-Salem, N. C.



## The Engine for ALL Purposes

THE CUSHMAN is the engine you should have on the farm. Can be used for any purpose where power is required. It will generate electricity for lighting your home, barn, garage and out buildings; furnish power for your cream separator, pump, wood saw, and corn sheller.

**Different in Design : Different in Service**



## The Harvesting Problem Solved

With a CUSHMAN on the farm you no longer have to worry about extra horses or mules—which you must use for the regular routine of farm work. Just secure the few simple, inexpensive attachments, place your CUSHMAN on your grain binder and in 30 minutes your CUSHMAN is driving your machine over your wheat field—finishing the work in less time than would be required to do it with horses or mules. Come in—Let us tell you more about the "Cushman on the Farm." Interesting and profitable.

**E. W. STEVENS**  
Plumbing Heating Everything Electrical

### Government Insurance Rates

The matter of the conversion of Government Insurance into the new types of policies, is not of vital concern to all persons carrying Governmental Insurance. Now that congress has been convened, conversion will undoubtedly be authorized within a very short time and the campaign will then be on in earnest. A great many men who are carrying insurance are undecided as to the type of policy into which to convert because of the fact that their knowledge of insurance is very limited. In order to help these men so that they may be able to convert into the types of policies best fitted to their own particular needs, we are going to give a series of articles which will explain in a general way, the provisions of the various policies so that they may understand what each policy is.

The six policies offered by the Government are as follows: Ordinary life; 20 payment life; 30 year endowment; 30 year endowment; and an endowment policy maturing at the age 62.

**ORDINARY LIFE POLICY**  
The ordinary life policy, more commonly known as straight life, is a policy that is figured on the whole life of an individual. Every insurance has a beginning and an ending. The ordinary life policy is based on the natural life of an individual and according to the tables of mortality the natural life of every man must end at age 96, therefore, this policy is computed on the basis of age 96. From this it can be readily seen that the ordinary life policy is a very cheap long-term policy and this fact makes it the cheapest policy written. The insured pays premiums as long as he lives.

This policy is a pure protection policy. The insured carries it with only one thought in mind; that of affording protection for his family. He never expects to realize anything from this policy himself. It is a very attractive policy to men with families who need as much protection as they can get and have only a limited amount of money to buy this protection. It gives a maximum of protection for a minimum initial cost. The chief objection to this policy lies in the fact that a man pays premium as long as he lives. He can never look forward to the time when the payment of premiums will end, and there is a grave possibility that in old age, the very time when protection is most essential, he will be unable to make these payments.

The yearly premium on the Government policy is as follows on each \$1,000 of Insurance:  
Age 20—\$13.58; Age 25—\$15.24;  
Age 30—\$17.36; Age 35—\$20.08.

**20 and 30 Payment Life**  
In order to meet the objection to an ordinary life policy, that of having to make payments as long as you live, there are issued what are known as limited payment policies. These

policies are only modified forms of the ordinary policy. They have exactly the same provisions and are carried for virtually the same reason, that of protection to dependents. The difference in these policies lies in the fact that the insured pays premiums for only a certain period of 20 years; on a 30 pay life he pays over a period of 30 years. At the end of this period of time, the insured has a paid-up policy. He makes no more payments and the policy simply stands as a protection to his family in the event of his death or disability. These two policies are very popular with men of fair means having dependents, because they can make payments on their insurance for a period of 20 or 30 years and then they have the matter of insurance off their minds. They make their payments during their productive years when they are best able to make these payments.

The yearly premium on the Government policy, on each \$1,000 of insurance is as follows:  
20 Payment Life—

Age 30—\$20.79; Age 25—\$22.56;  
Age 30—\$24.81; Age 35—\$27.52.

30 Payment Life—  
Age 20—\$16.54; Age 25—\$18.07;  
Age 30—\$19.96; Age 35—\$22.44.

**20 Year Endowment**  
The endowment policies are coming more and more into favor with men carrying life insurance. These policies run for various periods of years but probably the one best known is the 20 year endowment. This policy is one of which the insured pays premiums for 20 years and at the end of that time, he receives the face value of his policy at the end of 20 years. Because of this fact, the 20 year endowment policy is a very attractive policy. It is probably the most popular policy of all, yet in a vast majority of cases, it is the least practicable. It is a good policy for young men making large salaries who are unable to save, because this policy loads them down with a heavy premium and compels them to save. It will teach them to be thrifty. It is also a good policy in a business sense for the men who are looking forward 20 years and have a definite place for this particular sum of money they expect to receive at that time. But this policy has some very serious objections, especially for young men. In the first place, it matures when they are too young. It leaves them without insurance at a time in their lives when they will still need insurance but they either have to pay a very high premium rate for a new policy at that age or they will be unable to secure another policy because of some physical defect. It also matures at an impracticable age, except for the man who is carrying it purely as a business policy, because the average man is at the height of his career from 40 to 55, and does not need a policy to mature during those years.

The yearly premium on each \$1,000 of Insurance on the Government policy is as follows:  
Age 20—\$39.10; Age 25—\$39.35  
Age 30—\$39.69; Age 35—\$40.28.

**30 Year Endowment**  
The 30 year endowment policy carries with it, the same provisions as the 20 year endowment policy. The insured is looking forward 30 years and expects at the end of that time to receive the face value of that policy. He also knows that he has protection in the event he should die during that time. This policy is far better for the average man than the 20 year endowment. It costs him considerably less and he is spreading his premium payments over a period of 30 years rather than 20, and therefore, the burden is much easier. He has protection on his policy 10 years longer and it matures at a better age.

The yearly premium on each \$1,000 of Insurance on the Government policy is as follows:  
Age 20—\$24.33; Age 25—\$24.69;  
Age 30—\$25.40; Age 35—\$26.56.

**Long Term Endowment**  
The last policy to be considered is the long term endowment which matures at age 62. The insured pays premiums on this policy until he is 62 years old, at which time he receives the face value of his policy in a lump sum. This policy is purely an old age policy. It provides absolutely for that period in life which is so much neglected. Age 62 is the logical time for an insurance policy to mature because this age marks the end of a man's working days and therefore, he needs something to replace his earning power. Statistics prove that about one person out of twenty-five at this age, is independent and this fact proves how essential it is for a man to carry this type of policy. Insurance is a business that eliminates the possibility of the loss of a man's earning power. This earning power may be lost either through premature death, disability, or old age. These are the three contingencies that a man wishes to guard against in insurance and this long term endowment, which matures at age 62, meets every one of these three requirements. A man is very conservative by the time he reaches this age and he is not apt to lose this

## WEIR CITY NUT Threshing Coal

This Month **\$8.00** At Yard  
**Malone-Gellatly Co.**

## Christian Church

### Services for the Month of June

- 10 a. m.—Sunday School
- 11 a. m.—Preaching Service
- 2 p. m.—South Side Mission Sunday School.
- 7 p. m.—Senior Endeavor Service
- 8 p. m.—Preaching Service

money in reckless speculation.

Rate on each \$1,000 is as follows:

Age 20—\$17.01; Age 25—\$19.83;

Age 30—\$23.76; Age 35—25.30.

For further information address:

Conservative Section, Bureau of War Risk Insurance, Washington, D. C.

### Production Depends on Construction

Cutting down production, producing less food, less clothing, less fuel, never has and never will reduce prices. Increase production is the answer to the question of how we can reduce living costs.

We must have production if we are to have lower living costs. In modern industry production is stimulated by construction. Building is a basic industry. If you build a home you make business for more than a hundred correlated and contributing industries. Each building erected sends its wave of demand through the industrial organization, from the ditch diggers to the bank presidents and back, and, by way of pay envelopes, to the ditch digger again.

An immediate resumption of building activities will do more than any one thing to stimulate general business and accelerate the transaction of industry from war demobilization to the peace normal.

Construction stimulates production—it creates the demand—and production must increase until it reaches the volume production necessary to decrease unit costs before prices are lower.

Assist business and serve your own and the Nation's interests—BUILD NOW.

Rev. Harper and daughter, Grace, went as far as Hastings, today, with Mrs. Mackey on her way home to Council Bluffs.

### In The County Court of Webster County, Nebraska.

In the matter of the estate of Louise Darwin, late of Webster County, Nebraska, Deceased. } Notice of Hearing.

State of Nebraska, ss

To all persons interested in the estate of Louise Darwin, late of said county, deceased:

You are hereby notified that on the 7th day of June, 1919, Nellie Pollard filed her petition in the county court of Webster County, Nebraska for her appointment as administratrix of the estate of Louise Darwin late of said county, deceased and that the same will be heard at the County Court Room in the city of Red Cloud in said county on the 7th day of July 1919, at the hour of 10 o'clock a.m.

It is further ordered that notice of said hearing be given all parties interested in said estate by the publication of this notice for three successive weeks in the Red Cloud Chief a news paper printed, published, and circulated in said county.

Dated this 9th day of June 1919.  
(A True Copy) A. D. HANNEY,  
(Seal) County Judge.

### Notice of Administration

In the County Court of Webster County Nebraska

In the matter of the estate of Ezra Houtz deceased.

To all PERSONS interested in Said Estate Notice is hereby given that H. L. House has this day filed a petition in the county court, praying that administration of said estate may be granted to J. L. Beebe as administrator, and that said petition will be heard before the court on the 13th day of June, 1919, at the hour of 10 o'clock, A. M., at the county court room in the city of Red Cloud, in said county, when all persons interested in said matter may appear and show cause why the prayer of petitioner should not be granted; and that notice of the filing of said petition, and the hearing thereof, be given by publishing a copy of this order in the Red Cloud Chief, a legal weekly news paper printed and of general circulation in said county, for three consecutive weeks prior to said day of hearing.

Dated this 22nd day of May 1919.  
(Seal) A. D. HANNEY,  
(Seal) County Judge.

E. G. Caldwell, Attorney for Estate.

## TO THE PUBLIC!

Having again resumed the bus and auto livery business, I will appreciate a share of your patronage when desiring bus or baggage transfer to any part of the city. Phone calls to Bailey's Tie Barn will receive prompt attention.

**Auto Livery in Connection**

**Wm. Hayes**

## CONQUER WEAKNESS

by keeping your powers of resistance at highest peak. It is as natural for

## Scott's Emulsion

to strengthen as it is for your food to nourish the body. If you would conquer weakness—increase your resistance—take Scott's Emulsion often.

Scott & Bowne, Bloomfield, N. J. 19-7

## E. S. Garber

Wall Paper, Paints, Oils and Varnish

## PICTURE FRAMING

(Work Guaranteed)

## Electrical Goods of all Kinds

Will Wire Your House And Furnish You the Fixtures



## When the Firemen Appear

the insured man's first thought is one of thankfulness that he is so. How about your thoughts—if a fireman should appear at your home?

## The Day Before the Fire

is the day to insure. As that day may be tomorrow for all you can know or do, it follows that prudence would impell you to stop in our office to-day and have us issue you a policy.

## O. C. TEEL

Reliable Insurance