

American Legion Will Aid U. S. in Handling Claims

4,500,000 Veterans to Be Assisted; Legion Official Explains Computation of Compensation.

The national organization of the American Legion will expedite the distribution and handling of claims of 4,500,000 eligible veterans, following the passage of the adjusted compensation bill over the president's veto, according to Frank B. O'Connell, state adjutant, Nebraska American Legion.

"Bundles of application blanks will be mailed to each of the 11,000 posts of the American Legion, where they will be handled by post officials," states O'Connell. "These officials will assist each veteran to fill out the application correctly."

"Application blanks will be printed and ready for distribution within two weeks, it is said."

Capt. K. B. Bush and Maj. John M. Smith, Jr., of the adjutant general's department are in charge of the army's applications. They declared that only one application blank would be furnished for all branches of the service and all classes of applicants.

Only Dependents Sworn.

"The only class of applicants," said Captain Bush, "who will be required to subscribe by oath to the statements in the application will be dependents claiming the adjusted certificate as beneficiaries of the deceased veteran."

O'Connell has provided the following to aid veterans in understanding the compensation law: adjusted compensation, the man or woman must have seen some military service between April 5, 1917, and November 12, 1918, either in the army, navy or marine corps.

However, if the veteran has had some service, he is entitled to draw adjusted compensation up to and including July 1, 1919. In other words, if a veteran enlisted in October, 1918, and was discharged June 1, 1919, he can, by virtue of his service during hostilities, draw adjusted compensation pay until June 1, 1919. By the provisions of the bill service is credited only after April 5, 1917 up to July 1, 1919 to those who enlisted or were inducted before the armistice. Receivers of the \$50 bonus given by the government at discharge are eligible to the adjusted pay certificate.

However, no payments will be made to (1) any individual who at any time during his military service was separated from his unit under other than honorable conditions—discharged dishonorably; (2) any conscientious objectors, who performed no military service and refused to wear the uniform; (3) any alien who at any time during the eligibility period was discharged from the military or naval forces, because of his alienage.

Compensation of Services.

After establishing eligibility the ex-service man or woman should compute their service on the basis of \$1 a day for domestic service and \$1.25 a day for overseas service. By overseas service is meant service on shore in Europe, or Asia, exclusive of China, Japan and the Philippine Islands. Overseas also means service afloat, but not on receiving ships—in this country—either afloat or ashore. Computed time is based from the period of embarkation for such service to the date of disembarkation on return from such service, both dates inclusive. All other kinds of service are classed as "home" or "domestic" service.

The veteran entitled to \$1 a day for home service and \$1.25 for overseas service cannot draw more than \$500 for home service or \$625 for overseas service. From this will be subtracted the \$50 received when discharged.

The manner in which a veteran may calculate his adjusted service credit is illustrated by the following example:

Calculation Illustration.

A veteran enlisted February 15, 1918. He was first sent to camp. He sailed for overseas on June 21, 1918. He arrived home from abroad May 25, 1919. He was sent to camp and discharged June 4, 1919. For that service, he would be eligible to the following adjusted service credit:

Home credit: From February 15, when he enlisted, to June 20, 1918, when he sailed, equals 125 days. Add to this the 10 days from May 25 to June 4 while he waited for discharge. This gives a total home credit of 135 days at \$1 a day, he is thus entitled to \$135 for home service. From this will be subtracted the \$50 bonus received on discharge, leaving the total domestic payment at \$85.

Overseas credit: Including June 21, 1918, the day he sailed, until May 25, 1919, the day he disembarked, the total overseas service is 339 days. Multiplying the 339 days by \$1.25 as the adjusted credit for each day, the total is an overseas credit of \$423.75.

Adding the total domestic and overseas credit gives the total as \$508.75, the sum of this adjusted pay certificate.

Suppose that the veteran is 29 years of age. He then multiplies the base credit of \$499.75 by 2,827 (see attached table prepared to help veterans figure their service credit. This is the 25 per cent increase provided in the bill. By the multiplication, the total of \$1,242,868 is obtained. This is the face value of the adjusted service certificate.

Ineligible Veterans.

In spite of service during the period outlined, there are certain veterans not eligible for adjusted compensation. These are:

Any commissioned officer above the grade of captain in the army or marine corps; lieutenant, in the navy, first lieutenant or first lieutenant of engineers, in the coast guard. Past assistant surgeons in the public health service. Any of the above mentioned ranks or higher ranks, any individual holding a temporary or provisional commission, or permanent or acting warrant, in any branch of the military or

naval service, or (while holding such commission or warrant) serving under a temporary commission in a higher grade—in each case for the period of service under such commission or warrant or in such higher grade after the accrual of the right to pay thereunder. This shall not apply to any noncommissioned officer.

Any civilian officer or employee of any branch of the military or naval forces, contract surgeon, cadet on the United States military academy, midshipman, cadet or cadet-engineer of the coast guard; member of the reserve officers' training corps; member of the students' army training corps (except an enlisted man detailed thereto); Philippine scout, member of the Philippine constabulary, member of the national guard of Hawaii; member of the infantry force of the navy; member of the Samoan native guard and band of the navy, or Indian scout—in each case for the period of service as such.

Any individual entering the military or naval forces after November 11, 1918—for any period after such entrance.

Any commissioned or warrant officer performing home service with troops and receiving commutation of quarters or of subsistence—for the period of such service.

Roads, Construction Workers.

Any member of the public health service for any period during which he was not detailed for duty with the army or the navy.

Any individual granted a farm or industrial furlough—for the period of such furlough.

Any individual detailed for work on roads or other construction or repair work—for the period during which his pay was equalized to conform to the compensation paid to civilian employes in the same or like employment.

Any individual who was discharged or otherwise released from the draft—for the period of service terminating with such discharge or release.

These periods referred to may be included, however, in the case of any individual if, and to the extent that, the secretary of war and secretary of the navy, jointly, find that such service subjected such individual to exceptional hazard.

Each veteran shall be entitled: To receive "adjusted service pay," if the amount of his adjusted service credit is \$50 or less; to receive an "adjusted service certificate," if the amount of his service credit is more than \$50.

Application Blanks.

Application blanks will be available to veterans through local posts of the legion. The applications must be forwarded to the War department at Washington, if the last service of the veteran was with the military forces, or to the Navy department at Washington, if the last service of the veteran was with the naval forces. All applications from ex-marines must be mailed to the Navy department. This application must be made before January 1, 1923, and if not made on or before this date will be held void.

The administration of the law is under the United States Veterans' bureau, which after March 1, 1925, will make the \$50 or less cash payments to veterans, and after January 1, 1925, will begin issuing the 20-year endowment life insurance policy certificates. These certificates will be dated at the time issued to veterans, and no loans will be made on a certificate until two years after its date of issue.

If a veteran has died, before making application, his dependents will be paid the amount of his adjusted service credit. If this credit is \$50 or less, a payment will be made in one sum by the veterans' bureau. If the credit is more than \$50, the payment will be made in 10 quarterly installments.

20-Year Endowment Policies.

If the veteran has died after making application, but before January 1, 1925, then the amount of the full value of the insurance policy will be paid in the same manner as if he had received the policy prior to his death, but not before January 1, 1925.

The face value of the 20-year endowment insurance policy, which a veteran will receive, is the amount which his adjusted service credit plus 25 per cent, would purchase at his age, based upon American experience tables of mortality, with interest at 4 per cent per annum compounded annually. If the veteran dies before the expiration of the 20 years, his beneficiaries or estate will receive the full amount of the policy in one sum. If the veteran is living at the end of 20-year period, the government will pay him the full face value of his

Maxie's "Movie" Curls Sacrificed in Interest of Baseball



Max Frank

J. W. ARMSTRONG. Long curls and a school girl complexion may be highly desirable in their place, but Max Frank, better known as "Maxie," an 8-year-old school boy, is willing to testify that he isn't the place for them.

Maxie has ambitions to be a ball player. But he also agreed with his parents that the motion picture business might be a more remunerative one. So he endured the long curls, and was careful not to let his faultless complexion be marred by dirt or sunburn.

His parents, Mr. and Mrs. M. Frank felt that the curls and prettiness of their son would be an asset with the motion picture people. Besides, they adored his girl-like appearance; for their other two children also were boys and Maxie seemed almost like a daughter to them.

He seemed like a little girl to almost everyone else, too, even though he wore boy's clothing. Once a school nurse sent him home with a note to his father which referred to him as "your little daughter."

All this caused Maxie much suffering. Each morning before leaving for school he must endure the agonies of the curling iron. Fortunately the boys in the school liked him, and it was only once in a while that they called him a "little girl."

But Maxie did want to be a good ball player. And these curls which he might otherwise have endured for a much longer time, kept him from playing so well.

They got in his eyes, and sometimes he missed the ball.

So, in behalf of better baseball, Maxie and his parents have sacrificed the curls and their dream of his motion picture career. The curls were cut Tuesday.

Maxie's hair was trimmed short, and parted on the side, and slicked down so that there can no longer be any mistake about his not being a real boy.

Half a dozen photographs were

taken before the curls were cut. The father also is preserving the curls.

And Maxie is happy, as is his mother, who now says she likes him better as a real boy, anyway, and is relieved of the task of curling his hair each morning.

Many Homeseekers Visit Tourist Camp at Columbus

Columbus, Neb., May 30.—Among the increasing number of daily visitors at Columbus tourist camps may be found westbound homeseekers. Eastern industrial conditions are inducing many workers who have a pittance of a few hundreds or \$1,000 dollars at their disposal to seek western farm and town houses.

One of the tourists pointed out that the average tradesman, such as he—and he worked as a shoe factory foreman at \$50 a week—had employment only three days a week. Most of the tourists expressed themselves as willing to "take a try" at farm life.

Newcastle Odd Fellows Win Special Dispatch to the Omaha Bee.

Laurel, Neb., May 31.—The Newcastle lodge won first honors in degree work, competing with the Crofton, Wynot and Hartington lodges at the annual meeting of the Northeast Nebraska Odd Fellows' association here this week. With a team of 29 members, the Newcastle lodge averaged 99.3 per cent. Wynot being a close second with 95 per cent. One of the features of the meeting here was a parade of about 300 Odd Fellows from the various lodges of northeast Nebraska.

Central College Rites.

Special Dispatch to the Omaha Bee. Central College, Neb., May 31.—Nebraska Central college will celebrate the 50th anniversary of its origin in connection with commencement.

An extensive program has been prepared for the entire week, ending with a large community banquet. The speakers include Robert E. Pretlow, Philadelphia; B. Willis Beede, Richmond, Ind.; and Prof. Edgar H. Strachan of Penn college, Oskaloosa, Ia.

Masonic Grand Lodge to Open Here on Monday

Delegates Coming From Every Lodge in Nebraska; Ceremonies, Business and Receptions.

Delegates from every lodge of Masons in Nebraska, between 300 and 400 of them, will gather in Omaha Monday for the 67th annual communication of the grand lodge, A. F. and A. M. of Nebraska.

Special committees have been appointed by the Omaha Masonic lodges to care for the visiting brothers during their visit. Most of the time is to be spent at the Masonic temple, Nineteenth and Douglas streets, where the ceremonies will be held.

The actual ceremonies are not to start until Tuesday, but the past master's degree will be conferred on all masters re-elected, Monday evening at 7:30.

A lodge of Master Masons will be opened at 9:30 Tuesday morning by Robert R. Dickenson, deputy and grand master. Then will follow a reception for all past grand masters. A reception for Charles A. Chappell, grand master, is to follow this. A business session and the address of the grand master will close the morning session.

The Nebraska Veteran Freemasons' association will reconvene later, and the members will travel in a body to Plattsmouth for the services that are planned to accompany the laying of the cornerstone of the infirmary of the Nebraska Masonic home.

A business session and address will occupy the hours of the evening. Business sessions will hold the center of attention on Wednesday. Three sessions will be devoted to general business and the stockholders of the Nebraska Masonic home will make their plans for the coming year at the fourth meeting.

After a business session in the morning on Thursday the grand officers will be formally installed.

Air Service Available for Plattsmouth Mail

Plattsmouth, Neb., May 30.—Air mail service to the east and west coasts is now available to Plattsmouth postal patrons, according to announcement just made by the department. Letters mailed up to 6 p. m., bearing proper postage, under the new zoning schedule of rates, will be made up for dispatch the same night by way of airplane route from Omaha.

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A Nebraskan in Washington

By P. C. POWELL, Washington Correspondent of The Omaha Bee.

Two days after the price of gasoline was reported to have been lowered in Omaha it was raised in Washington.

Some one was mean enough to remark that when Edgar Howard started after Congressman McLafferty there were enough men near to stop him long before he reached McLafferty.

Metropolitan features missed in Washington: (1) Trolley wire; (2) pawnshops. Trolley wires are barred because they spoil scenery, pawnshops because they keep crooks out of town.

But they can't keep the pawnbrokers away. Directly across the Potomac, on the Virginia side, are pawnshops galore. Pawnbrokers in Washington are not different from bootleggers in Atchison and Leavenworth, who, when prohibition became serious in Kansas, opened saloons on the Missouri side directly across the Missouri river.

When the long debate on the McNary-Haugen bill was under way one of the leading opponents and one of the leading friends of the bill were

given the time to dispose of as they saw fit. So many minutes were allotted to various congressmen, Edgar Howard wanted to talk. He learned he probably wouldn't get to do it unless there was time to spare, when every one else was through. "That's it," Howard said, "they always put me last when I should be first."

Senator I. B. Howell always has one sympathetic though critical listener in the senate. That's his wife. With her mother, Mrs. Howell sat in the senate gallery and listened to the thousands of words spoken by the senator in his fight against confirmation of appointments of the federal farm loan board. Mrs. Howell listened to all of the senator's speeches delivered during the last campaign, and he spoke six times a day for eight weeks.

From the standpoint of fun in the coming election it might be well to live in the First congressional district, where Thorpe, the boy orator, is to run again Morehead, present congressman. Thorpe undoubtedly will challenge Morehead to a series of debates, and Morehead undoubtedly will accept. In the last campaign they said rather unkind things about each other and in this one it is expected their use of kind words will be even less frequent.

Through aid of Senator R. B. Howell, Edson Smith, son of Robert Smith, clerk of the Douglas county district court, has been appointed a member of a government surveying party during the summer.

STARTING MONDAY—OUR

NO PAYMENT DOWN

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| Age | Factor | Rate |
|-----|--------|------|
| 20 | 1.00 | 1.00 |
| 21 | 1.05 | 1.05 |
| 22 | 1.10 | 1.10 |
| 23 | 1.15 | 1.15 |
| 24 | 1.20 | 1.20 |
| 25 | 1.25 | 1.25 |
| 26 | 1.30 | 1.30 |
| 27 | 1.35 | 1.35 |
| 28 | 1.40 | 1.40 |
| 29 | 1.45 | 1.45 |
| 30 | 1.50 | 1.50 |
| 31 | 1.55 | 1.55 |
| 32 | 1.60 | 1.60 |
| 33 | 1.65 | 1.65 |
| 34 | 1.70 | 1.70 |
| 35 | 1.75 | 1.75 |
| 36 | 1.80 | 1.80 |
| 37 | 1.85 | 1.85 |
| 38 | 1.90 | 1.90 |
| 39 | 1.95 | 1.95 |
| 40 | 2.00 | 2.00 |
| 41 | 2.05 | 2.05 |
| 42 | 2.10 | 2.10 |
| 43 | 2.15 | 2.15 |
| 44 | 2.20 | 2.20 |
| 45 | 2.25 | 2.25 |
| 46 | 2.30 | 2.30 |
| 47 | 2.35 | 2.35 |
| 48 | 2.40 | 2.40 |
| 49 | 2.45 | 2.45 |
| 50 | 2.50 | 2.50 |
| 51 | 2.55 | 2.55 |
| 52 | 2.60 | 2.60 |
| 53 | 2.65 | 2.65 |
| 54 | 2.70 | 2.70 |
| 55 | 2.75 | 2.75 |
| 56 | 2.80 | 2.80 |
| 57 | 2.85 | 2.85 |
| 58 | 2.90 | 2.90 |
| 59 | 2.95 | 2.95 |
| 60 | 3.00 | 3.00 |
| 61 | 3.05 | 3.05 |
| 62 | 3.10 | 3.10 |
| 63 | 3.15 | 3.15 |
| 64 | 3.20 | 3.20 |
| 65 | 3.25 | 3.25 |
| 66 | 3.30 | 3.30 |
| 67 | 3.35 | 3.35 |
| 68 | 3.40 | 3.40 |
| 69 | 3.45 | 3.45 |
| 70 | 3.50 | 3.50 |
| 71 | 3.55 | 3.55 |
| 72 | 3.60 | 3.60 |
| 73 | 3.65 | 3.65 |
| 74 | 3.70 | 3.70 |
| 75 | 3.75 | 3.75 |
| 76 | 3.80 | 3.80 |
| 77 | 3.85 | 3.85 |
| 78 | 3.90 | 3.90 |
| 79 | 3.95 | 3.95 |
| 80 | 4.00 | 4.00 |

Policy Loan Table.

| Year | Loan Value at Any Year (This is the sinking fund) |
|------|---------------------------------------------------|
| 1 | 1.00 |
| 2 | 1.02 |
| 3 | 1.04 |
| 4 | 1.06 |
| 5 | 1.08 |
| 6 | 1.10 |
| 7 | 1.12 |
| 8 | 1.14 |
| 9 | 1.16 |
| 10 | 1.18 |
| 11 | 1.20 |
| 12 | 1.22 |
| 13 | 1.24 |
| 14 | 1.26 |
| 15 | 1.28 |
| 16 | 1.30 |
| 17 | 1.32 |
| 18 | 1.34 |
| 19 | 1.36 |
| 20 | 1.38 |
| 21 | 1.40 |
| 22 | 1.42 |
| 23 | 1.44 |
| 24 | 1.46 |
| 25 | 1.48 |
| 26 | 1.50 |
| 27 | 1.52 |
| 28 | 1.54 |
| 29 | 1.56 |
| 30 | 1.58 |
| 31 | 1.60 |
| 32 | 1.62 |
| 33 | 1.64 |
| 34 | 1.66 |
| 35 | 1.68 |
| 36 | 1.70 |
| 37 | 1.72 |
| 38 | 1.74 |
| 39 | 1.76 |
| 40 | 1.78 |
| 41 | 1.80 |
| 42 | 1.82 |
| 43 | 1.84 |
| 44 | 1.86 |
| 45 | 1.88 |
| 46 | 1.90 |
| 47 | 1.92 |
| 48 | 1.94 |
| 49 | 1.96 |
| 50 | 1.98 |
| 51 | 2.00 |
| 52 | 2.02 |
| 53 | 2.04 |
| 54 | 2.06 |
| 55 | 2.08 |
| 56 | 2.10 |
| 57 | 2.12 |
| 58 | 2.14 |
| 59 | 2.16 |
| 60 | 2.18 |
| 61 | 2.20 |
| 62 | 2.22 |
| 63 | 2.24 |
| 64 | 2.26 |
| 65 | 2.28 |
| 66 | 2.30 |
| 67 | 2.32 |
| 68 | 2.34 |
| 69 | 2.36 |
| 70 | 2.38 |
| 71 | 2.40 |
| 72 | 2.42 |
| 73 | 2.44 |
| 74 | 2.46 |
| 75 | 2.48 |
| 76 | 2.50 |
| 77 | 2.52 |
| 78 | 2.54 |
| 79 | 2.56 |
| 80 | 2.58 |
| 81 | 2.60 |
| 82 | 2.62 |
| 83 | 2.64 |
| 84 | 2.66 |
| 85 | 2.68 |
| 86 | 2.70 |
| 87 | 2.72 |
| 88 | 2.74 |
| 89 | 2.76 |
| 90 | 2.78 |
| 91 | 2.80 |
| 92 | 2.82 |
| 93 | 2.84 |
| 94 | 2.86 |
| 95 | 2.88 |
| 96 | 2.90 |
| 97 | 2.92 |
| 98 | 2.94 |
| 99 | 2.96 |
| 100 | 2.98 |

Illustration: A veteran has an adjusted service credit of \$625. He is 30 years old at the date his insurance certificate is issued to him. In order to obtain the face value of his insurance certificate, he must multiply the factor opposite the age, 30 (which is 2.524) by \$625. This will give him \$1,577.50 as the face value of his insurance certificates.

At the 17th year, he will be able to borrow \$2,252 for each \$1 of his insurance. Therefore, multiply \$1,577.50 by 2,252 and you will obtain \$355.44, which is the sum he may borrow at the 17th year.

ADVERTISMENT.

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