

Important Treasury Decisions Regarding Government Insurance

Many men who reinstated their Government Term Insurance by sending in all the premiums for the time in which their insurance was lapsed, are now asking if any of that money will be refunded owing to the fact that now only two months premiums (the month of lapsed and the month of reinstatement) are required.

This question has just been answered by the new Treasury Decision which states:

"If on reinstatement of insurance any insured has paid an amount greater than that now required, on written application by the insured or a beneficiary, the excess of premiums paid shall be applied towards the payment of future premiums."

Another important Treasury Decision recently issued provides that:

"When any insured whose insurance has been terminated by lapse or cancellation, excepting that portion which is forfeited, shall, within his lifetime and within three calendar months succeeding the month of discharge, tender to the Bureau of War Risk Insurance the premiums required, such insurance shall be deemed to be reinstated and a written application and statement of good health shall not be required."

Most important of all perhaps is another Treasury Decision which gives men who are not eligible for reinstatement under existing regulations one more chance to reinstate. The present ruling provides that insurance lapsed or cancelled may be reinstated within eighteen months after the month of discharge providing the insured is in as good health as at the date of discharge or at the date of lapse and provided such insurance has not been lapsed for more than one year. The new decision suspends this time limit until December 31, 1919. It states that:

"Yearly renewable term insurance may be reinstated at any time before December 31, 1919, provided the insured is in as good health as at the date of his discharge, or at the expiration of the grace period, whichever is the later date, and so states in his application."

This means that every man whose insurance has lapsed or been cancelled may reinstate before January 1st without a physical examination. Please give as much publicity as possible to this ruling.

A series of decisions issued by the Director of the Bureau of War Risk Insurance with the approval of the Secretary of the Treasury provides more liberal conditions for reinstatement of lapsed or cancelled insurance.

The provisions of Treasury Decision No. 47, allowing eighteen months from the date of discharge for reinstatement upon payment of only two months' premiums on the amount of insurance to be reinstated, are retained. That decision is liberalized, however, by a new provision that men out of the service are permitted to reinstate by merely paying the two months' premiums without making a statement as to health at any time within three calendar months following the month of discharge.

After the three months following the date of discharge have elapsed, a statement from the applicant to the effect that he is in as good health as at the date of discharge or at the expiration of the grace period, whichever is the later date, will be required together with a written application for reinstatement and the tender of two months' premiums on the amount of insurance he wishes to reinstate.

In order to give all former service men whose insurance has lapsed or been cancelled, a fair chance to reinstate their insurance, including men who have been out of the service eighteen months or more, and who are therefore barred from reinstatement under the former ruling, a special blanket ruling is made which allows all ex-service men to reinstate their insurance before December 31, 1919, provided that each applicant is in as good health as at date of discharge or at expiration of the grace period, whichever is the later date, and so states in his application. Of course it is necessary that he tender the two months' premiums on the amount of insurance he wishes to reinstate.

Service men who reinstated their insurance by payment of all back

premiums prior to July 25, 1919, when the decision requiring payment of only two months' premiums went into effect, upon written application to the Bureau may have any premiums paid in excess of two applied toward the payment of future premiums. For example, if after a policy had lapsed for six months, a man reinstated and paid six months' premiums instead of two, he may secure credit for four months' premiums.

The provisions for reinstatement do not protect a man until he actually reinstates. If he waits he may not be in as good health as he was at the time of discharge and consequently may not be able to secure reinstatement.

Don't put off reinstatement. Do it now!

BATTALION OF DEATH HEROINE A BRIDE



For five years this Russian girl fought at the front with the famous "Battalion of Death," made up of women warriors. She was twice wounded and twice decorated by the czar, and for six months a prisoner of war in Germany. Now she has come to America for the happiness of an American home, the wife of Harry C. Menefee of Covington, Ky. This picture was taken on board the S. S. America upon her arrival at New York.

BURNS SPIRIT TRIUMPHS

It takes more than storm with snow, ice, cold mud and every thing in the category of weather to even phase the spirit of the boys who live away out of the world and so far as Burns. Nine of them made the trip from Burns Saturday to affiliate and fraternize with the Masonic Lodge here. In the spring they plan to institute a Chapter at Burns and in the interim some of the more courageous have taken a dip into the Masonic mystery. Those who made the trip were N. F. Reed, R. Fred Williams, G. N. Jamison, Dr. B. F. Smith, Chas. M. Faulkner, Joe Thompson, and Edward Egli. The boys reported the road rough and bad and they had to consume considerable gas and patience to get through. The round trip is 140 miles, which is quite a little winter trip just "to go to lodge." But then, that's the way "those fellers" from Burns do things. No wonder they can live "away out yonder" and still be on the map.—Blue Mountain Eagle.

BEST COWS BEAT GOOD COWS

The 4396 cows tested in September gave an average of 533.8 pounds milk containing 24.63 pounds fat. The best herd gave an average of 830 pounds milk yielding 42.74 pounds fat. The best single cow produced 1479 pounds milk carrying 85 pounds fat. Association men bought 3 pure bred cows, built 2 silos and sold 15 loaves for beef. In giving out the figures E. L. Westover, federal and college dairy extension specialist, asks all dairymen who can to go to the Pacific International Livestock

TAKES BIG CHECKS TO GET LITTLE ONES



Checks are popular for that winter suit. Both kind, big checks are necessary in the purchase of small checks—in this day of H. C. L. This snappy costume of skatrap material in black and white makes its own pleasing appeal to all women.

show at Portland, November 17-22. "It will be the biggest livestock show ever sold in the west," he says.

DON'T FEEL THANKFUL

Many a man—and woman, too—insists there's "nothing to be thankful for" in his—or her—life. And these thankless ones are not all near the bottom; they are not all poor, lonely, sorrow-laden. Indeed, you'll find more who "have nothing to be thankful for" in the middle walks of life than elsewhere, good, honest folk who have not met with a measure of success, a taste of reverses, and quite a few unrealized dreams. Probably it is because of the dreams that they feel so thankless.

They hoped for too much. Their air castles were too magnificent, too airy, and too feebly supported by energy and will power. But because they hoped for much, gained little, they are come to this Thanksgiving time with "nothing to be thankful for."

Of course they err. The living human being has much to be thankful for. He has life, the greatest thing on earth, to be thankful for. The man who wants it has a job, another thing to be thankful for. He has a family, children, a home, an appetite for food, the church, the school, books, why, man alive! we could go on for the length and breadth of this page setting down things for which we, you, and all of us can—AND SHOULD—be thankful!

If you can't see it that way; if to you your life appears minus reasons for thankfulness, go out into the highways and byways of this world and see the human beings who have less than you—and be thankful. That is one sure way of acquiring one's own share of that thankful spirit. It cannot fail. Don't, we beg of you, attempt to instill thankfulness into your heart and mind by turning your eyes upon those who have more than you—better health, greater wealth, more power. Those who gaze too steadily upon the larger possessions of others are those who chorus:

"We have nothing to be thankful for."

WISE AND OTHERWISE

Aristocratic bootleggers object to the name. They prefer not to be recognized at all.

Apparently, however, that much heralded drive against the high cost of living is still in the heralding stage. More action and less bluffing would be welcomed by the man who pays the freight.

Mrs. Hennessy Says: It's Grand

"I'm Always Going to Keep A Bottle of Tanlac in My House," She Says.

"This Tanlac is the grandest medicine I have ever seen or heard of," was the statement made by Mrs. Edith Hennessy of 105 Harrison St., Seattle, Wash., when she called at Bartell's Drug Store a few days ago.

"Tanlac has entirely overcome my troubles and built me up in every way possible. I am suffering no more but am enjoying life, and want to recommend Tanlac to everybody," continued Mrs. Hennessy.

In speaking of her condition before taking Tanlac she said: "I suffered such awful pains in my stomach that I didn't know what it was to have a pleasant day. I was dreadfully nervous and restless, and my constitution and whole system were run down and weakened. I was so dizzy that I was simply miserable all the time."

"You may not believe it," she continued, "but I actually lost fifteen pounds in three weeks, an average of five pounds a week. I had no appetite whatever and what I did eat did not agree with me. My food wouldn't digest and that caused me to have sour stomach. Gas would form on my stomach and would blast me up and press against my lungs so I could hardly get my breath. I was also constipated and frequently had splitting headaches."

"I read in the papers where Tanlac had given such wonderful results in a case that nearly described mine—so I decided to try it. And to my complete surprise I began to get better at once, and now I feel like another woman. I have taken three bottles of Tanlac and have been entirely restored to health and I can now enjoy life. My nerves are calm and I have no pains whatever in my stomach. I have forgotten how it feels to have a headache or dizzy spell. I started to gain in weight at once and am gaining all the time. My appetite is better than ever and I can hardly get enough to eat. My husband says he is afraid I will eat him out of house and home. I am now enjoying a good night's sleep every night, and I will always keep Tanlac in my home."

Tanlac is sold in Burns by Reed Bros. and in Craze by Vale Trading Co. Adv.



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EXPERTLY blended choice Turkish and choice Domestic tobaccos in Camel cigarettes eliminate bite and free them from any unpleasant cigarettey aftertaste or unpleasant cigarettey odor.

Camels win instant and permanent success with smokers because the blend brings out to the limit the refreshing flavor and delightful mel-

low-mildness of the tobaccos yet retaining the desirable "body." Camels are simply a revelation! You may smoke them without tiring your taste.

For your own satisfaction you must compare Camels with any cigarette in the world at any price. Then you'll best realize their superior quality and the rare enjoyment they provide.

R. J. REYNOLDS TOBACCO COMPANY, Winston-Salem, N. C.

PARTS

Everything in every sphere is made up of Parts.

The better the parts, the better the article upon which they are attached.

Poor accessories are a weakness pulling against the long life and useful service of the combination complete.

Our department, consisting of the standard brands of national and international trade-marks on reliable parts and accessories, is at your service.

PARTS FOR DODGE BROTHERS CARS
PARTS FOR HUPMOBILE CARS
PARTS FOR FORD CARS

UNIVERSAL GARAGE

AGENTS FOR DODGE BROTHERS CARS
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