

TREASURY DEPARTMENT BUREAU OF WAR RISK INSURANCE

(Continued from Page One.)

permanent United States Government insurance it is necessary that the men discharged from service continue to pay their monthly premiums and at some time during the five years following the formal declaration of peace that they convert into a permanent policy.

From the record it appears that only about twenty-five per cent of the men who had insurance during the War are continuing to keep up their insurance. This is largely due to the fact that the men were unfamiliar with the provisions of the Act, or that they have not felt financially able to carry their insurance at this time.

To guard against any man losing his right to Government insurance because of this condition the secretary of the treasury recently issued a ruling allowing every man eighteen months in which he has the opportunity to reinstate his insurance after he has allowed it to lapse because of non-payment of premiums.

This reinstatement privilege should be clearly understood. So long as a man is not paying his premiums he is not insured. His reinstatement privilege merely gives him the right to again have Government insurance without undergoing physical examination, and upon the payment of two months premiums.

A nation wide campaign has been inaugurated for direct personal contact with former service men through which they may be informed of the rights to permanent Government insurance, and in this campaign have been enlisted the American Red Cross, the Y. M. C. A., the Knights of Columbus, the Salvation Army, the Y. M. H. A., the Boy Scouts and numerous other National social welfare organizations. In addition more than 50,000 life insurance agents have been enlisted. The volunteer roll further includes thousands of bankers, doctors, lawyers, manufacturers, other business men and representatives of all associations which come in contact with discharged service men and their dependents.

The former service men who live

on the farm will be reached to a large extent through banks which have volunteered to serve as clearing houses for information on War Risk insurance.

There are six permanent forms of government insurance, as follows:

1. 20-year endowment.
2. 30-year endowment.
3. 29-payment life.
4. 30-payment life.
5. Endowment at age of 52.
6. Ordinary life.

Applications are being received by the bureau of war risk insurance for changing the present term insurance, which was issued at the time of entering the service, into the permanent forms.

Ten features which prominently stand out in the government policy are as follows:

1. The total permanent disability clause is granted without cost to the insured and it is free from all restrictions.
 2. Government insurance does not charge its policy holders any overhead expense.
 3. It contains an extremely liberal definition of disability.
 4. It gives very substantial payments.
 5. It contains no age restrictions.
 6. It is unrestricted as to travel, residence or occupation.
 7. Premiums paid in advance are refunded down to the month in case of death.
 8. The policy is non-taxable.
 9. Unusually liberal cash, loan, paid up insurance and extended term insurance values are included.
 10. It participates in dividends.
- If the policy holder is unable to keep the full amount of the war risk insurance he carried while in the service, he may reinstate part of it from \$1,000 up to \$10,000 in multiples of \$500. Reductions may be made in multiples of \$500 to any amount, but not less than \$1,000. Premiums are due on the first of the month, although payment may be made during the calendar month.

HATS

The prettiest and best ever shown here and the price is right. No matter what you want I have a pattern maker who can make it.

21-24 MRS. L. G. HERREN.

LOCAL ITEMS

Furnished sleeping room for lady \$10. Inquire at Herald Office 22-33

A 9 pound daughter was born to the wife of Henry Crump, of Sand Hollow, Thursday night, October 2

A marriage license was issued on Monday to Ernest Christopherson and Anna Agee, both of Gooseberry.

Dr. Bean reports the advent of a fine 8 1/2 pound son at the home of Mr. and Mrs. A. C. Crowell Monday evening.

S. W. Spencer spent Sunday with his brother on Butter creek shooting pheasants getting his bag limit early in the day.

W. P. Mahoney, accompanied by several members of the First National staff, motored out to Butter creek Sunday and enjoyed a splendid day's shooting.

The wooden awning on the post-office building has been removed from both fronts thereby adding several hundred per cent to the modern appearance of the building.

The disfiguring old wooden porch on the building occupied by Patterson & Son, on Main street, has been removed much to the advantage of the appearance of the property.

The regular meeting of Heppner Civic club will be held at the council chambers on October 8th, at 2:30 p. m. Those interested should be present as a chairman must be elected to serve for the balance of the year.

F. R. Brown returned from Portland Saturday evening accompanied by his family. Mrs. Brown and the children have been spending several months at Spokane and Portland but are again in Heppner to remain permanently.

Chas. Jayne left Friday morning for Pendleton where he will make an indefinite visit. "Be sure and send the Herald to me over there. Pat," was Charlie's last injunction. "I must have the Heppner news while I am away."

Mr. and Mrs. Alfred N. Christianson and child have arrived from Moscow, Idaho, expecting to locate in Heppner permanently. Mr. Christianson has accepted a position with the Morrow County Abstract Co.

R. O. Donovan was up from Ione Saturday paying his taxes and being after other business matters. Incidentally Mr. Donovan further improved his time by dropping into the Herald office and having his name enrolled for a year's subscription.

IONE SUB LIST

Six wagon loads of live hogs from the Ritter country arrived in Heppner Sunday evening coming over the new Ditch creek road. This is but an earnest of the big volume of business that will come to Heppner from that country as soon as the new road is completed and put in good shape.

County Agent Hunt reports that he saw a real live deer on the Lawson ranch on lower Rhea creek one day last week while assisting Mr. Lawson to survey a ditch line. A small dog of Mr. Lawson's jumped the deer out of some brush along the creek and after circling the surveyors for a while it made off towards upper Willow creek.

Lesley Matlock has returned from an extended visit in San Francisco and reports a pleasant trip. While in the Bay City Mr. Matlock met many old friends and acquaintances among them being a former Heppner boy—Jones, who is now a practical aviator and agent for the Curtis Planes in Frisco. Mr. Matlock says he came to see because a band of city boys from \$2,500 to \$3,000 or about the price of a good grade automobile.

Jacob Bortzer was in town Monday on business. Mr. Bortzer has sold his ranch near Ione, consisting of 2600 acres with 1800 in cultivation, to Mrs. Ed Rood, of Portland. Mr. Bortzer and family expect to spend the winter at Hood River.

C. W. Shurte, who has been in California for several months selling Russell rice threshers, returned Saturday evening for a short visit with his home folks. Mr. Shurte placed 21 machines in the rice district which section, he says, is wonderfully prosperous. Rice yields all the way from 30 to 70 sacks of rice per acre and the product sells at 6 1/2 cents a pound before the inner hull is removed.

C. C. Haynie made a flying trip to Portland the last of the week driving to Arlington to catch the night train to the city. Mr. Haynie says there are entirely too many roads branching off from the Arlington road below Ione and every side road seems to be more traveled than the main stem. This was Mr. Haynie's first trip over the road and he says he knows considerably more about the country than he did before.



To delight the heart of womankind

Our October Showing of Silks

BRINGING AS IT DOES ALL THE NEWEST PATTERNS AND DESIGNS IN RICH COLORS AND QUALITY OF FABRICS, THIS SHOWING IS OF UTMOST IMPORTANCE TO ALL WOMEN

The prices are so reasonable no woman need deny herself the joy of owning a silk frock or two—The displays are so complete, you will find it a pleasure to make your selection.

The fabrics mentioned are but a hint of what this Silk Showing offers.

"MOONGLO" SATINS—In many beautiful colors and combinations.

"GOETZ" SATINS—The best costume Satin. Plain color.

SATIN MESSALINE—A splendid light weight Satin.

CREPE DE CHINES—Splendid weight and all colors \$2.50

GEORGETTE CREPE—The new conventional designs \$3.50

PLAIN GEORGETTE CREPE—Heavy quality and all colors . . \$2.50

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MINOR & COMPANY

Cochran's Orchestra Announcement

This is to announce to the Morrow County public that I have secured the services of two first-class musicians who will be located permanently in Heppner, and am now perfecting an orchestra the equal of any similar organization in Oregon.

I am now prepared to supply high class music suitable for any and all occasions.

I confidently solicit the patronage of Morrow County people knowing that I am now prepared to give them the highest degree of satisfaction.

Why send your money away when you can secure equal talent and satisfaction at home?

For full information regarding rates, dates, etc., call on, write or phone

ROY T. COCHRAN

HEPPNER

OREGON

The Dining Room at the TURNER APARTMENTS

is now open

Our cuisine and service will please you.

Modern Home Cooking

FIRST-CLASS SERVICE

HOURS: Breakfast 6:00 to 8:00. Luncheon 12:00 to 1:00. Dinner 6:00 to 8:00.

Your patronage is respectfully solicited.

ESTHER J. TURNER

Proprietor

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properly applied has enabled many a home builder to sell his home at a good profit. Whenever possible we try to suggest these added attractions and many of our customers will tell you that our aid in helping them select their doors, mouldings, stair-rail, columns and trim meant a lot to them in general results and personal satisfaction. Maybe we can help you?

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