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**HOW NEW WAR  
 RISK INSURANCE**

(Continued from Page Two)

Government will call upon the other to be reimbursed for services rendered and for appliances furnished.

Provisions of the new law liberalizing the insurance provisions of the original war risk act also were explained by Mr. Sweet, who enumerated numerous benefits to the veterans that will result from his bill.

"The original law confined and restricted the beneficiaries to a very limited class," said Mr. Sweet, "but the new law increases this class and also extends the definition of the terms 'father' and 'mother' to include persons who have stood in loco parentis (place of parents) to a member of the military service for at least one year.

"These are many cases where the soldier or sailor has designated an aunt or uncle or some one who has been in the position of parent to him prior to entering the war. These persons, under the original law, were not within the permitted class of beneficiaries, and the intention of the soldier was thus defeated, and the insurance would go to the father, if living, who has never perhaps paid any attention to the boy. With the new provisions of the law, if the soldier had designated his aunt who in reality has been a mother to him, she will in fact become his beneficiary and receive the insurance money. These changes are made retroactive to the date of the passage of the original war risk insurance act.

"Then, too, the new law permits converted insurance to be made assignable; that is a beneficiary can make assignment of his interest to another person, provided that the letter is within the permitted class beneficiaries.

"Another change in the insurance provisions provides that automatic

insurance is provided for the first 120 days after a person's admission to the military service. This automatic insurance, amounting to the payment of \$25 a month for twenty years, was under the original law granted only for the first six months of the life of the original act. The extension, under the new law, will cost the government about \$6,500,000. Incidentally, the extension grants the insurance to all of the officers and crew of the naval collier *Cyclops*, which disappeared at sea in 1918 when bringing a cargo of war ore from South America.

"For the unfortunate ex-service men confined in asylums, the new law gives the immediate benefits of the insurance without waiting the appointment of guardians. Money payable to such persons will be placed in the Treasury of their credits, and may be disbursed to the chief executive officer of the asylum for the maintenance and comfort of the inmate.

"Another change in the insurance provisions is that authorizing the insurance to be paid to the ex-service man's estate where no one of the permitted class of beneficiaries survives the insured.

"To dispose of the so-called 'inducted man' problem, provision is made that if, after induction by the local draft board, but before accepted and enrolled at camp for active service, the person dies or has become disabled by injury—such as by a train wreck en route to camp—or by disease not due to willful misconduct, that he shall receive compensation, as increased by the new law, and further, if application was made for insurance that it shall be deemed valid."

Every ancient city of not was located on or near the sea or a river.

Japan is protected from the sea by a system of dykes more extensive even than those of Holland.

**NEW MEXICO  
 WANTS MILITIA**

SANTA FE, N. M., Jan. 23.—Plans for the reorganization of the state militia of New Mexico, as announced by Adjutant General James DeBacca, will make the service much more attractive to the average young man than it has been in by gone days and will result in the gaps in the ranks being filled in a comparatively short time, it is believed. Higher pay is one of the chief attractions offered.

The state has had no troops since the beginning of the war, and with the unsettled conditions on the Mexican border, the state military department decided that it would be vitally necessary to bring the state militia up to a high standard. One infantry battalion will be organized immediately. New Mexico was assigned cavalry and artillery units in the war department's reorganization plan but Adjutant general DeBacca has obtained permission to form the infantry battalion which is to become the nucleus of the state's national guard.

The militiaman will be paid 25 per cent of the pay for enlisted men of the same grade in the regular army. All that he has to do is to attend 48 drills during the year. He can get proportionate pay for attendance at a lesser number of drills not lower than 24. A private attending 48 drills a year will receive \$7.50 a month, and the rate increases for the higher grades.

The pay of the national guard officers, not including longevity pay is as follows: Second Lieutenant, \$200 a year; first Lieutenant \$240 a year; captain and grades higher than captain, \$500 a year. During active duty calls, officers and enlisted men are paid at the rates for the corresponding grades in the regular army.

**NO LOSS IN KENTUCKY.**

LOUISVILLE, Ky., Jan. 23.—Loss of revenue from whiskey, beer and wines will not decrease the revenue of Kentucky for 1920, according to the State Tax Commission. The commission's annual report stated that normal increase in property values and in growing industries will offset the loss in taxes on liquor.

Iceland still clings to the old barter system, little trading being done in the island with cash.

**MANY FLEECE  
 BY SALESMEN  
 OF FAKE STOCK**

NEW YORK, Jan. 23.—Stock promoters and swindlers who have been driven from 38 states where "blue sky" laws exist are flourishing in New York as never before, according to Edwin P. Kilroe, assistant district attorney in charge of the investigation of commercial frauds.

Mr. Kilroe charges that most of the operators are composed of "confidence men, ex-convicts, race-track toots, gamblers and men of the baser sort," who, as soon as their crooked work is made public, move to another part of the metropolis and resume business under another name. "It is remarkable," says he, "that in this state, which is the financial center of the world, the investing public should be left without protection and that the Dark Age law of caveat emptor should reign here."

Attacking the majority report of Governor Smith's blue sky law commission as "a prayer to allow the predatory Wall Street interests to continue their pillage without let or hindrance," Mr. Kilroe, in a report to District Attorney Swann, opposes the recommendation to turn the prosecution of crooked Wall street concerns over to four deputies and the attorney general of the state.

"The recommendation," he says, "that nothing be done by the present legislature except the appointment of a commission to redraft the penal law is inexpedient and would accomplish no good result. All of the facts a commission so appointed could possibly obtain are now in the possession of the district attorney of New York as the result of some 4,000 or 5,000 complaints investigated in his office."

The methods employed by stock swindlers to fleece the unwary are explained by Mr. Kilroe. "In the old days," he said, "sucker hats" were prepared and used by these unscrupulous promoters. On these lists were the names of those known to be susceptible to the illusionary offers made by salesmen of worthless securities. This list has now been cast aside and today every good citizen who happens to be inexperienced in the world of finance is a possible victim, provided he has a small bank account or government bonds.

"Schools are established to make the smooth-tongued salesman more 'smooth' and books of instructions are prepared so that no one even with small savings shall escape their lure. This office is flooded with complaints of the shorn and plucked who daily stream from Wall street to the criminal courts building. The victims, in many cases, have lost their life savings, the widow's mite, the liberty bond, bought in a spirit of patriotism by weekly deduction from the toiler's wage. The savings bank book and the card of war savings stamps alike have found lodgment in the swindler's net.

"The lure of speculation has, of course, produced a corresponding volume of attendant crime, corruption and dishonesty. The increase in the number and amount of Liberty bond thefts during the past seven or eight months is a matter of great concern in the financial district and in the administration of the criminal law."

Mr. Kilroe advocates as a remedy for existing conditions (1) the government licensing and control of stock exchanges; (2) similar licensing for stock, bond and other investment security dealers; (3) driving of the New York curb market from the street "as a public nuisance (4) compulsory and complete public record of all security sales and purchases within 24 hours; (5) similar record of collateral deposited by investors, the amount of broker's lien and names and addresses of person or firm with whom collateral is rehypothecated; (6) complete public information concerning financial condition, plans, etc., of concerns before they may offer stock for sale (7) a federal "blue sky law" which would prevent swindlers in other states from doing business by mail, telegraph or other interstate means with prospective victims in New York.

Frankie Mason, the Fort Wayne claimant to the American flyweight title, will meet Jimmy Wilde, the British champion, at Milwaukee the latter part of this month. Jole Ray, the running marvel of the Illinois A. C., will make the run of his life to win the Hunter mile at Boston, Feb. 7, and by doing so gain permanent possession of the coveted trophy.

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