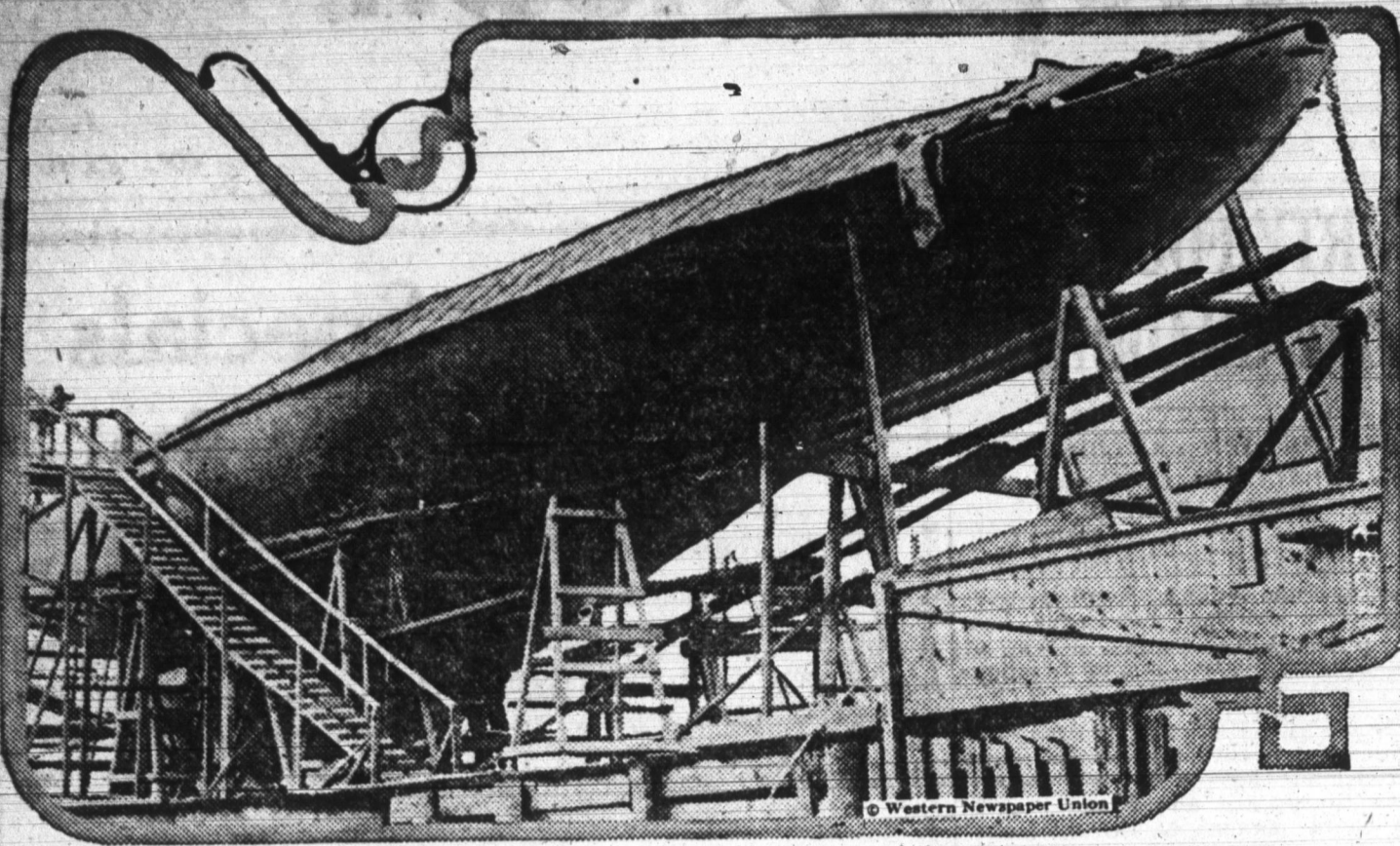


Vanitie May Be Defender of America's Cup



For the first time since the outbreak of the war, Sir Thomas Lipton will race his Shamrock against the choice of the United States for America's cup. The Vanitie, shown in the picture, is being put in shape at City Island, L. I., for its race with the Resolute to determine which of these two yachts shall have the honor of defending the cup in the greatest of all yachting classics.

New War Risk Policies Ready

Former Service Men May Now Convert Their Insurance Into Permanent Policy.

PROVISIONS ARE VERY LIBERAL

Ruling Permits Reinstatement of Lapsed or Canceled Insurance Before July 1, Regardless of How Long Man Has Been Discharged.

Washington.—When congress passed the war risk insurance act, which has been characterized as "the most liberal law ever placed on the statute books of a grateful nation," it provided that the war-time policies, which were planned to endure for only five years, might be converted into permanent forms of life insurance to be issued by the United States government. Announcement of the actual provisions of the new policies which now is made, was deferred until necessary supplemental legislation could be passed, in order that the policies might be made models of liberality.

These policies are issued to former and active service men and women of the American forces, on terms which have been made exceptionally favorable, in recognition of their sacrifices. The government pays all the costs of administration.

A total of 4,610,388 applications for war risk insurance, representing more than \$40,000,000,000, have been received in the bureau of war risk insurance. The applicants, in many cases, have been awaiting definite announcement of the terms of the new policies, before applying for conversion of their war risk insurance to permanent forms.

Others canceled their war risk insurance or permitted it to lapse. Inasmuch as it is necessary that the war risk (term) insurance must be in effect at the time of conversion to one of the permanent forms of insurance, it is anticipated that many who dropped their insurance will hasten to reinstate it under the liberal ruling which permits reinstatement of lapsed or canceled insurance, any time before July 1, 1920, on payment of only two monthly premiums on the amount of insurance to be reinstated, the application to be accompanied merely by a satisfactory statement of health.

The six permanent forms of United States government life insurance into which the war-time insurance may be converted are:

1. Ordinary life.
2. Twenty-payment life.
3. Thirty-payment life.
4. Twenty-year endowment.
5. Thirty-year endowment.
6. Endowment maturing at age sixty-two.

The New and Important Features. The principal features in the United States government life insurance contracts, which have been approved by Secretary of the Treasury D. F. Houston and are being issued by Director R. G. Cholmeley-Jones of the bureau of war risk insurance are:

First, that the insured has three optional settlements:

- Option 1. Insurance payable in one sum. Settlement under this option will be made only when the form has been selected by the insured during his lifetime or the payment in one sum is requested in his last will and testament.

Option 2. Insurance payable in elected installments. The monthly installments are payable for an agreed number of months under their form of contract (not less than 83) to the designated beneficiary, but if such beneficiary dies before the agreed number of monthly installments has been paid, the remaining unpaid monthly installments will be payable in accordance with the beneficiary provisions of the policy.

Option 3. Insurance payable in installments through life. The installments may be payable throughout the lifetime of the designated beneficiary if they so elect, but if such designated

beneficiary dies before 240 such installments have been paid, the remaining unpaid monthly installments will be payable in accordance with the beneficiary provisions of the policy.

Total and Permanent Disability. Second, the policies provide for total and permanent disability benefits to the insured covering the entire period the policy is in force, and during the period of the insured's total and permanent disability. The total and permanent disability feature is also included in the paid-up and extended features of the policy contract.

Total permanent disability as referred to in the policy contract is any impairment of mind or body which continuously renders it impossible for the disabled person to follow any substantially gainful occupation and the diagnosis of which is founded upon conditions which render it reasonably certain that the impairment will continue throughout the life of the person suffering from it.

The total permanent disability benefits may relate back to a date not exceeding six months prior to receipt of due proof of such total permanent disability, and any premiums becoming due after the date of such disability and within such six months, if paid, shall be refunded without interest.

Loss of Sight. Without prejudice to any other cause of disability, it is agreed that the irreparable loss of the sight of both eyes, or the loss of both hands, or the loss of both feet, or the loss of one hand and one foot, shall be considered as total permanent disability within the meaning of the contract; and monthly installments for any of these specifically enumerated causes of total permanent disability shall accrue from the date of such total permanent disability, and any premiums becoming due after such disability, if paid, shall be refunded without interest.

If there be a loan under the policy, then payments on account of total permanent disability shall be adjusted accordingly.

If the policy be an endowment policy, and one or more monthly installments have been paid on account of total permanent disability, the insured may at the end of the endowment period, surrender his policy for the commuted value of installments (240 less the number paid) less any indebtedness.

Dividends. Third, the policy shall participate in and receive such dividends from gains and savings as may be determined by the director of the bureau of war risk insurance with the approval of the secretary of the treasury. Any dividend so apportioned may be taken in cash, and if not so taken, shall be left on deposit to accumulate at such rate of interest as the secretary of the treasury may determine, but at a rate never less than 3½ per centum compounded and credited annually, and payable, if not previously withdrawn, at the maturity of each policy to the person entitled to its proceeds.

Incontestability. Fourth, the policies shall be incontestable from the date they take effect, except for nonpayment of premiums, and are issued free of restrictions as to travel, residence, occupation or military or naval service, except that the discharge or dismissal of the insured from the military or naval forces of the United States on the ground that he is an alien enemy, conscientious objector, or a deserter, or as guilty of mutiny, treason, spying or any offense involving moral turpitude, or willful and persistent misconduct shall terminate this insurance and bar all rights thereunder.

Cash Surrender and Loans. Fifth, cash surrender and paid-up insurance, extended insurance and policy loan provisions shall be effective only after premiums for 12 full months have been paid—all values, reserves and net single premiums being based on the American experience table of mortality, with interest at 3½ per centum per annum.

Sixth, premiums are due and payable

on the first day of each calendar month in advance in legal tender of the United States of America to the treasurer of the United States in the city of Washington, District of Columbia. Premiums may be paid annually, semi-annually, or quarterly, in advance, in which case the premium payable will be the sum of the monthly premiums for the period discounted at 3½ per centum per annum. At maturity by death or otherwise the discounted value at 3½ per centum per annum of the premiums paid in advance beyond the current calendar month shall be refunded to the insured, if living, otherwise to the beneficiary.

Reinstatement. Seventh, the government policies, if not surrendered for cash surrender value, may be reinstated at any time after lapse upon evidence of the insurability of the insured satisfactory to the bureau of war risk insurance, and upon the payment of all premiums in arrears, with interest from their several due dates at the rate of 5 per centum per annum, and the payment or reinstatement of any indebtedness which existed at the time of such default, with policy loan interest. However, if such indebtedness with interest would exceed the reserve of the policy at the time of application for reinstatement of said policy, then the amount of such excess shall be paid by the insured as a condition of the reinstatement of indebtedness and of the policy.

The policies themselves are now in the hands of the government printing office, and will be issued to all those who have availed themselves of their privilege to convert the war-time term insurance into the new forms of United States government life insurance policies.

It is believed that in these converted policies the government has given to all service and ex-service men and women a policy of unusual value.

To Whom Insurance Payable. In announcing new rulings, Director Cholmeley-Jones desires to emphasize the fact that war risk (term) insurance or United States government (converted) life insurance may now be made payable to any of the following new and enlarged group of beneficiaries: Parent, grandparent, step-parent, wife (or husband), child, step-child, adopted child, grandchild, brother, sister, half-brother, half-sister, brother through adoption, sister through adoption, stepbrother, stepsister, parent through adoption, uncle, aunt, nephew, niece, brother-in-law, sister-in-law; persons who have stood in the relation of a parent to the insured for a period of one year or more prior to his enlistment or induction or the child or children of such persons; parent, grandparent, step-parent, or parent through adoption of the insured's wife or husband.

War risk (term) insurance may be converted into United States government life insurance now or at any time within five years after the formal termination of the war by proclamation of the president.

Curfew Rings for Faithful Fido. Falmouth, Ky.—When night falls here all dogs must be off the streets. Falmouth is one of the few towns where a law requires citizens to put up their dogs at night and authorities announce that all canines found at large after dark will be impounded.

Use Discarded X-Ray Plates as Windows

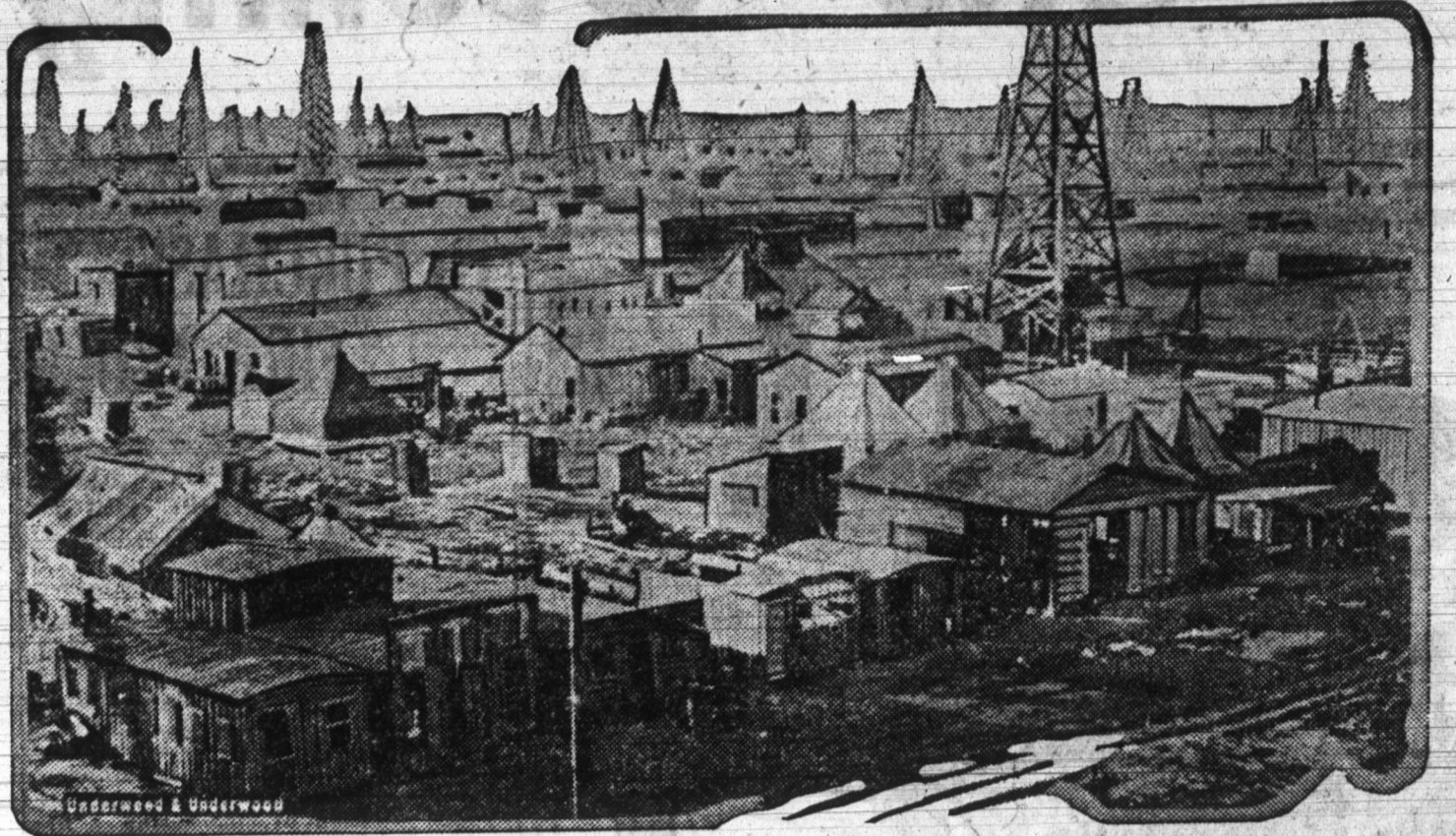
Detroit, Mich.—Discarded X-ray plates will glaze all windows in the Detroit Municipal Tuberculosis sanitarium being erected near Northville.

"These photographic plates cleaned of chemicals will serve the purpose as well as new glass and will save the city \$30,000," said Health Commissioner Henry F. Vaughn. "Plumbing fixtures are coming out of the Pontchartrain hotel and will cost only \$7,200, as against \$50,000 to \$70,000 for new."

"Five hundred mahogany door frames from the dismantled hotel will save the city \$15,000," Mr. Vaughn declared.

Sixth, premiums are due and payable

Scene in the "Klondike" of Oil Seekers



Those who mourn the days of adventure and romance in the once wild and woolly West can still find excitement down in the new oil towns of Texas. There the bad man, the gunman, the confidence man and the gambler, have come into their own again. This is a view of one of those mushroom places, known as Newtown.

URGES BUYING FOREST LANDS

Forest Reservation Commission Plans to Relieve Shortage of Timber.

SPRUCE SUPPLY EXHAUSTED

Millions of Acres of Land Unsuitable for Agriculture Could Be Used for Growing Timber—More Money Is Needed.

Washington.—Further purchases by the government of forest lands in the southern Appalachian and White mountains, to relieve the present shortage of timber in those regions, are advocated by the national forest reservation commission in a report just issued, entitled "Progress of Purchase of Eastern National Forests." This commission is the body authorized to pass on timber land purchases made under the Weeks law, and is composed of the secretaries of agriculture, interior and war, and four members of the congress.

"The supply of spruce in the eastern United States available for paper stock is nearly exhausted," the publication states. "Eastern building material is no longer adequate fully to meet industrial demands, the future supply of hardwoods is threatened and will not be sufficient unless prompt measures are taken for maintaining the productivity of the hardwood forests."

The situation can be helped materially, says the report, by arranging that lands not suitable for agriculture—of which there are 30,000,000 acres in the eastern mountains—shall be used for growing timber. Of this 30,000,000 acres approximately 1,800,000 acres have been purchased by the govern-

ment under the provisions of the Weeks law, which authorizes the acquisition of lands on the head waters of navigable streams for inclusion within national forests.

Appropriations totaling \$11,600,000 have already been made under the Weeks law, and the expenditure of all but about \$300,000 of the amount available for purchasing lands has been authorized by the commission. Twenty-one purchase areas, with a total area of approximately 7,000,000 acres, have been designated in nine states in the important hardwood and spruce regions of the Appalachian and White mountains. In 17 of these, purchases have been made. Since the purchase program was developed other states, including Kentucky, have enacted legislation authorizing the acquisition of lands for national forest purposes. To carry out the purchase program as outlined by the commission an appropriation of \$2,000,000 per year for a period of five years, beginning with the fiscal year 1921, has been recommended by the commission.

The average price of the 1,841,934

acres whose acquisition has been authorized by the commission is \$5.28 per acre.

All of the lands bought are capable of producing valuable crops of timber. During the fiscal year 1919 receipts for timber sold from the area then acquired—1,347,660 acres—amounted to \$71,942 under the conservative method of cutting practiced by the government. The timber that was sold was very largely salvage and it is expected that the returns from timber sales will steadily increase.

Benefit to Navigable Streamers.

In addition to the financial return, the establishment of national forests results in a decided benefit to navigable streams through the modifying influence of the forest cover on erosion, according to the report. It states that the newly created forests are being widely used for recreation by residents of the nearby cities and that they are meeting other important economic needs. Watersheds which supply domestic water to 17 municipalities are owned in whole or in part by the government. In addition, 29 municipalities secure their water supply from lands which have not yet been acquired, but which are located within the forests. Government control assures the sanitation of such watersheds without interfering with the use of the land for timber-producing purposes.

HOLDS COURT AT FIUME

D'Annunzio Is Tendered Ceremonies of Royalty.

Trumpets Sound in His Honor and "King's Guard" and Courtiers Greet Him.

Flume.—"This is the most interesting court in Europe," said one of D'Annunzio's secretaries at the luncheon tendered the poet on St. Gabriel's day, when the "liberator" of Fiume acted his part with courtiers, soldiers and "king's guards" and the populace acted theirs.

Fanfares of trumpets, the rush to arms of the "king's guard" announced his every entrance and exit. He is always accompanied by a long line of aids and functionaries, and wears a happy countenance himself.

At meals all the courtiers center their attention upon him and listen to the stories he tells, laughing sometimes and crying at others.

D'Annunzio's wishes in food are always complied with, and religious zeal marks the efforts of the entourage to please him. His uniform is always spick-and-span. There is not a blemish on his clothing from heel to crown. His long Italian cape sometimes calls to mind the familiar garb of the fallen William II in his German military cape.

On public occasions in theaters his place is reserved with much attention, and when he enters cheers are given by the men and women who follow

him. When he gives a concert in the palace his place in the front row is respected with the reverence due to a religious chief. His apartments are bedecked with all sorts of presents from the townspeople. Italian and Dalmatian flags make up the color scheme. On his name day he was the recipient of flowers from admirers in the city. The royal march greets him when he makes his appearance on the balcony of the palace.

Killed Himself to Avoid "Ruining Fiancee's Life"

Declaring in a note that he was not himself; that he was afraid his fiancée would be disappointed in him, and that he did not want to "ruin her life," Charles A. Campbell, resident of Birdseye, Ind., killed himself in his room at a hotel at Oklahoma City, Okla.

Campbell went to Oklahoma to meet Mary C. Holmes, a school teacher of Altus. They were to have been married the next day.

Miss Holmes arrived and went to the hotel where she was to meet Campbell. After waiting for some time and getting no answer to repeated calls to the room which he occupied, the hotel management investigated, and found the dead body with a bullet wound in the head.

ALLIES' VICTORY MEDAL



First photograph of the allies' victory medal. It bears on one face the arms of all the allied nations.

NEW COLONY IS FORMED

Youngest Government in World Set Up in Esthonia.

Russian Refugees Living on Old Estates That Formerly Housed Barons.

Revel, Esthonia.—The youngest government in the world is one that has just been set up by a colony of 25,000 Russian refugees that followed the army of Yudenitch into the border lands of Esthonia. These people, in small colonies of several hundred each, are living on old Baltic estates in mansions that formerly housed barons whose titles date back many centuries.

According to an American Red Cross report, a governor and town council on each of these estates of several hundred refugees make this section of the Esthonian republic one

of the few peaceful spots in the most disorganized corner of Europe.

Every class of society is represented in this democratic government, and many of the refugees who are now in rags and tatters were once people of wealth and high station in Russia.

When these thousands of homeless, miserable people poured into Esthonia the authorities were overwhelmed with the task of protecting them. The estates of the old ruling class were commandeered by the government and turned over to the use of the refugees to avoid the possibility of their wandering at large through the towns and villages.

Boy to Shun Racing.

Cleveland, O.—Carroll Buehler Shilling, aged four years, of Peoria, Ill., will not follow in his father's footsteps if his grandfather can prevent it. Herman Buehler, who left a \$400,000 estate, made a bequest of \$20,000 to

his grandson, conditioned on his keeping out of the racing game. The child's father is one of the best known jockeys in the country, and a few years ago was a top-notch in the racing game. "I am strongly opposed to allowing my grandson to be put on a race track or to be employed in any manner in connection with horse-racing," Buehler's will declared.

Dig Up Buried Money.

Farmington, Mo.—A quiet search for money belonging to heirs of Mrs. Charles Sample resulted in unearthing a glass jar containing 87 \$20 gold pieces and 18 \$10 gold pieces, the exact amount, she said, was hidden there. The money is supposed to have been buried at least three years and probably longer.

Found Brother on the Track.

Norway, W. Va.—Edward Frieman, aged sixteen, was seriously injured by a freight train here and is not expected to live. His body was discovered on the railroad track by his brother, Ollie, engineer on a train following the one which ran over the boy.