

Government Plans Reinsuring of Men Returning From Service

(By Associated Press)

WASHINGTON Nov. 14.—Preparations by the government for reinsuring the lives of soldiers and sailors on their return have been hastened by the signing of the armistice. Although full returns have not yet been drafted, it is certain that the 4,250,000 men in the military or naval service, now holding voluntary government insurance will be permitted within five years after peace is declared to convert without further medical examination into ordinary life, twenty-five life, endowment maturing at the age of 62, or other prescribed forms of insurance.

This insurance will be arranged by the government, not by private companies, and the cost is expected to be at least one-fourth less than similar forms offered by private agencies. The low cost will result from the fact that the government will pay all overhead administration expenses, which for private companies amounts to about 17 per cent of premium receipts; will save the usual solicitation fees, and in addition bear the risk resulting from the wounding or weakening of men, while in the service. Private companies would not write insurance on many wounded men, or their rates would be unusually high.

The government will arrange to collect premiums monthly, if men wish to pay this way, or for longer periods in advance. This may be done through post offices. The minimum amount of insurance to be issued probably will be \$1,000 and the maximum amount of insurance to issued probably will be \$10,000, with any amount between those sums in multiples of \$500. There will be provision for payments in case of disability, as well as death, according to the tentative plan.

The insurance may be purchased by any soldier, sailor or marine—officer or enlisted man—and by women members of the army or navy nurse corps, providing they already hold government voluntary life insurance. About 95 per cent of the 4,500,000 men in the service are covered by this insurance which expires after they go back to civilian life and cease paying premiums. This is the system devised to replace the old pension plan of providing for ex-soldiers and sailors.

Thus will be created out of the government's emergency life insurance bureau, the greatest life insurance institution in the world for peace times, with more policy holders and greater aggregate total than half a dozen of the world's largest private companies combined. Out of the experience gained may eventually develop expansion of government insurance to old age, industrial and other forms of insurance, in the opinion of officials, who have studied the situation. Regulations for insuring returning soldiers and sailors are being framed by an advisory board to the military and naval section of the war risk bureau, consisting of Arthur Hunter, actuary of the New York Life Insurance Co., W. A. Fraser, Omaha, of the Woodmen of the World, and F. Robertson Jones, of the Workmen's Compensation Publicity Bureau, New York.

SCHEIDEMANN

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Plans also are under consideration for allowing beneficiaries of men who have died or been killed in the service to choose between taking monthly payments over a period of twenty years or to commute these payments in a lump sum.

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ing that complaints over the condition of the armistice be sent to the entire powers. It is said that the terms agreed to by Germany in stopping hostilities are of such a nature as to prevent rapid re-establishment of order in Bavaria.

A Basel dispatch earlier in the week reported that the Bavarian government had sent a protest to President Wilson, complaining that the terms of the armistice were burdened to that part of Germany and that the new government was in no way to blame for the offenses of the militarists who formerly ruled Germany.

BASEL, Nov. 14.—The revolutionary movement is spreading strongly in east Prussia. A semi-official dispatch from Berlin reports that Koenigsberg, and four other cities are in the hands of the revolutionists. Governor von Batoch of Posen, former German food minister, has put himself at the disposal of the revolutionists.

BASEL, Nov. 13.—The revolutionary government at Mannheim, Rastatt, and Heidelberg have summoned the grand duke of Baden to abdicate.

GHENT, Nov. 14.—Conflicting rumors as to the situation in Brussels reached this city. Reports are current that German soldiers there have mutinied and shot their officers and are burning and pillaging the city.

Belgian advance scouts are now half way from Ghent to Brussels. Should reports of the mutiny be confirmed, a flying column will be sent to restore order at the Belgian capital.

COPENHAGEN, Nov. 14.—The abdication of Leopold IV, prince of Lippe and Duke Edward of Anhalt are reported from Berlin. The latter has resigned the throne in favor of his son, Joachim Ernst, who was born Jan. 11, 1901.

BASEL, Switzerland, Nov. 14.—All the imperial power in German Austria has passed to the state council which will retain that power until a constituent assembly has definitely established a constitution, declares a resolution adopted by the state council at Vienna. The constituent assembly will be elected in January.

The resolution describes German Austria as a democratic republic and an integral part of the German re-public.

GERMAN NAVY

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The personnel of the German navy

in 1914 numbered 73,000. The whole fleet was kept practically in commission all the time, and, therefore, this force was in the pink of training. Behind the regular establishment stood a reserve of 110,000, and behind these again an important reserve reserve of members of the German merchant marine service, which, of course, became immediately available for service at the outbreak of the war, as Great Britain's fleet swept in a day the German merchantman from the seas.

The ships of the German navy were divided between the Baltic and North sea stations, the most important bases being Kiel on the Baltic and Wilhelmshaven on the North sea, these points connected by the famed Kiel canal.

Grand Fleet Securely Sheltered.

At the beginning of the war, Germany's outlying warships, smaller and older vessels whose certain loss could well be faced, took up a guerrilla warfare against commerce. The German grand fleet, however, remained from the first day of the war safely tucked away in the strong base at Wilhelmshaven, securely sheltered behind the strong outpost of Heligoland.

Count Reventlow, Pan-German and editor of the violent *Tageszeitung*, and the party for which he spoke, continually urged the naval authorities to greater and more injudicious efforts with the submarines. Soon Germany stood at swords' points with the entire civilized world on account of her frantic sea warfare, her furtive submarines destroying without warning foe and non-combatant alike.

Tirpitz, Holweg, Reventlow, the kaiser, the German people had a naive faith in their subtle weapon. It was to bring the allied world to its knees; it was to win for Germany all that her grand fleet could not hope to win. The submarine was the great war fetish of the Germans, and one of the

CUT THIS OUT

OLD ENGLISH RECIPE FOR CATARRH, CATARRHAL DEAFNESS AND HEAD NOISES.

If you know of some one who is troubled with Catarrhal Deafness, head noises or ordinary catarrh cut out this formula and hand it to your druggist who may use it as the means of saving some poor sufferer perhaps from total deafness. In England scientists for a long time past have recognized that catarrh is a constitutional disease and necessarily requires constitutional treatment.

Sprays, inhalers and nose douches are liable to irritate the delicate air passages and force the disease into the nostrils and mouth, frequently causing total deafness, or else the disease may be driven down the air passages towards the lungs which is equally as dangerous. The following formula English climate is a constitutional treatment and should prove especially efficacious to sufferers here who live under more favorable climate conditions.

Sprays from your druggist 1 ounce of Parminit (double strength). Take this home and add to it $\frac{1}{4}$ pint of hot water and a little granulated sugar still unsolved. Take one tablespoonful for three or four days. This will often bring quick relief from distressing head noises. Clogged nostrils should open, breathing become easy and hearing improved as the inflammation of the eustachian tube is removed. Parminit used in this way acts directly upon the blood and mucous surfaces of the system and has a tonic action that helps to obtain the desired results. This preparation is safe to take, costs little and is pleasant to take. Every person who has catarrh or head noises or is hard of hearing should give this treatment a trial.—Adv.

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For Knitted Things—
Quality Means Economy

KIRK'S AMERICAN FAMILY SOAP

Cheaper than soaps which cost less money. It cleanses in absolute safety
Woolen Sweaters, Scarfs, Caps, Socks, also daintiest chiffons, and expensive linen. Will not burn the hands.

Cheaper to Buy Good Soap Than New Clothes

JAMES S. KIRK & COMPANY CHICAGO

THE RICHMOND PALLADIUM AND SUN-TELEGRAM THURSDAY, NOV. 14, 1918.

principal means for their undoing.

When the controversy with America over the righteousness of unrestricted submarine sinkings seemed laid in 1916 by German acceptance of the view of outraged neutrals, as that view was formulated by the United States, the military and Pan-German party began a strong propaganda everywhere to force the government again fully to unleash the treacherous

submersible to do its work of destruction.

This propaganda found the people responsive. There were few voices raised in opposition. The Frankfurter Zeitung was one of the few newspapers to urge against the popular clamor and to warn the Germans of the fatal mistake of risking any embroilment with America.

Those of the submarine fetish won.

They had promised the people a certain victory and had even set the date of German submarines, the only active arm of the German navy, ran amuck through the seas, and, for months, things looked black, indeed for the extent. America joined the war; the submarines slowly failed; and the German navy finally established its

right to be regarded as one of the chief forces in the ruin of the German empire, first by arousing the suspicion of Great Britain and, thus aiding in bringing on the war and, finally, by stirring up the hostility of the entire civilized world by its excesses.

FAMO Must Grow Hair or Money is Returned

FAMO is sold by the druggist named in this advertisement, on a positive money-back basis.

Unless you are absolutely satisfied with FAMO, you may return the bottle to the druggist and he will refund your money.

But we know you will not have to take advantage of this offer.

The results achieved by FAMO are so wonderful that every purchaser is more than satisfied.

FAMO destroys the dandruff bacilli. It stops all scalp itching.

It checks the deadly seborrheic excretion which causes dandruff and makes the hair and scalp healthy.

There has never been anything like the way FAMO nourishes the hair. Even where baldness has appeared, FAMO will encourage and stimulate a growth of new hair—unless the roots are absolutely dead.

New, luxuriant hair appears when FAMO is used regularly.

When FAMO is used, the seborrheic microbe dies. The dandruff disappears.

Nature has its way. The hair flourishes as it never did before.

Grayness is retarded because FAMO contains no alcohol.

The persistent use of alcohol on the head causes grayness and falling hair.

When you use FAMO you can

see the difference almost from the first application.

The natural color is intensified—the hair has a new lustre and sheen.

The hair grows like the hair of a healthy child.

The scalp is as clean as a baby's—the hair luxuriant and soft.

FAMO is the result of three years of careful experimentation in the laboratories of one of the oldest pharmaceutical houses in Detroit.

FAMO destroys the dandruff bacilli. It stops all scalp itching.

It checks the deadly seborrheic excretion which causes dandruff and makes the hair and scalp healthy.

FAMO is the answer of scientists to the ravages of the seborrheic bacilli which cause unhealthy hair. Even where baldness has appeared, FAMO will encourage and stimulate a growth of new hair—unless the roots are absolutely dead.

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