

MAY REINSTATE WAR INSURANCE

New conditions under which lapsed or cancelled War Risk (Term) Insurance may be reinstated and converted, more liberal in scope than preceding regulations and of great importance to former service men throughout the country, are announced by Director C. R. Forbes of the Bureau of War Risk Insurance with the approval of the Secretary of the Treasury A. W. Mellon.

The new ruling is officially designated as "Treasury Decision 67, W. R." effective June 30, 1921 and the feature of maximum interest to former service men is the provision that term, insurance which has lapsed or has been cancelled may, regardless of how long the applicant has been discharged, be reinstated, or reinstated and converted to United States government life insurance at any time prior to January 1, 1922 under conditions substantially as follows:

1. In all cases the applicant must tender with his application at least amount of insurance to be reinstated two monthly premiums on the or reinstated and converted. One of these premiums to cover the month of grace immediately following his lapsed and during which he was protected and the other as the first month's premium on the insurance to be reinstated.

2. The applicant also must comply with the following requirements in reference to health to the satisfaction of the director of the bureau of War Risk insurance:

When application for reinstatement, or reinstatement and conversion is made within three calendar months after the insurance has lapsed or was canceled, including the calendar month for which the unpaid premium was due, the applicant need only make statement in his written application that he is in good health as he was when his insurance lapsed, and no physical examination will be required.

When insurance has lapsed or been canceled more than three months and



yet within six calendar months, including the month for which the unpaid premium is due the reinstatement, or reinstatement and conversion, may be made provided the applicant is in good health and so states in his written application, and that he substantiates this statement by a short medical certificate, made at the applicant's expense by a reputable physician licensed to practice medicine.

After the expiration of six calendar months from the date of lapsed and at any time prior to January 1, 1922, insurance may be reinstated provided that the applicant is in good health and so states in his written application, and provided further that such application is substantiated by a report of a full medical examination, made at the applicant's expense, by a reputable physician licensed to practice medicine.

This regulation supercedes the previous ruling of Treasury Decision 61 which limited the time for reinstatement of insurance lapsed prior to July 1, 1920 to the period ending July 1, 1921 and fixed a time limitation for reinstatement of insurance that had lapsed or been canceled after July 1, 1920 to a period of eighteen months.

WAR RISK BUREAU PAYS INSURANCE CLAIMS

Among the 341,—347 active compensation and insurance claims on file in the Bureau of War Risk insurance there are three cases on which a compensation award for double permanent-total disability is being paid, the only three coming under that provision of the War Risk Act. Each case gives evidence of the degree of ingenuity and courage which survive in these former service men both blinded and maimed.

Henry A. Bitter (C-165 389) Corporal, Company C, 352nd Infantry, 88 Division. Bitter was injured in 'oul Sector, France, on the 16th of November, 1918, by accidental explosion of hand grenade. His company was assigned to gas training at a French training camp. On the last day at gas school, maneuvers were ordered. While advancing through a smoke screen under orders, with a hand grenade to be thrown at an imaginary enemy, the pin in the hand grenade became loosened and the hand grenade exploded, causing injury that resulted in the amputation of both hands and loss of sight of both eyes. He was awarded \$200 a month, and on his \$10,000 insurance the monthly payments of \$57.50. An attendant was furnished him and he was fitted with artificial hands. Before entering the service he had been a registered pharmacist. He was given vocational training and recently has notified the Federal Board that he had, with his brother acting as associate and personal attendant, completed the formula for a proprietary medicine.

Pearl Perry (C-285 110) Private, Field Artillery. The premature explosion of a hand grenade at Verdun, October 3, 1918, entirely destroyed both hands, right eye destroyed and hearing impaired, and he was under hospital treatment from date of injury until August 2, 1919, when he was discharged. Besides his double permanent-total award of \$200, compensation from the date of discharge there was also made to him the insurance award of \$57.50 a month retroactive to the date of his injury. He was a truck driver before joining the army and a recent report from a hospital where he had received treatment for a minor accident contains the information, "he wears artificial arms and drives his auto."

Charles Joseph Bronner (C-358 766) Seaman 1st class, U. S. N. Bronner received his injuries in Italy, August 19, 1919, while on a recreation party with some sixty other sailors from his ship, the U. S. S. J. Fred Talbot. While going through the trenches near the battlefield Monfalcone, Istria, looking for souvenirs a hand grenade or some similar explosive was discharged and blew off both hands and blew out both eyes. These injuries were judged as received "not in line of duty, but not the result of his own misconduct," and he was awarded \$226 compensation and attendant allowance, and on the \$2000 insurance which he had applied for and had been granted he is receiving a monthly payment of \$11.50. Immediately upon discharge from the navy, Bronner applied for Vocational Training and was given a course at the Red Cross Institute for the blind, at Baltimore, Maryland the Federal Board paying him \$80.00 a month and the Bureau of War Risk Insurance continuing to pay \$140 during the course. Bronner has successfully adjusted himself to his apparent unsurmountable handicap by the use of artificial arms terminating in complicated attachments with which he can carry heavy articles, serve himself, and hold a cane for his guidance about the school.

FRANCE ALSO FAVORS ARMAMENT MEETING

Paris, July 12.—The French government will accept with pleasure and without reserve an invitation to a conference on the limitation of armaments. This is stated in a letter sent to the American embassy here by the government this morning for President Harding.

Premier Briand later announced publicly in the Chamber of Deputies that the government would eagerly accept such an invitation.

The premier expressed thanks to President Harding for "his noble initiative," while the chamber broke into cheers.

Sheldon Whitehouse, counsellor of the American embassy, said this afternoon that the reply of the French government had been cabled to Washington during the morning. There was as yet no indication, he added, when the formal invitation would be presented to France.

It was said at the foreign office that Premier Briand probably would represent France at the proposed conference if circumstances permit it, and that whoever was sent would go with the idea of co-operating wholeheartedly in any scheme for disarmament compatible with the security of France.

SUMMONS

State of South Carolina, County of Abbeville. Court of Common Pleas.

Roy Clement, and the minors Helen Clement and Ruth Clement by their Guardian Ad Litem J. S. Clement, Plaintiffs.

against George Godfrey, Jim Donaldson, and if he be dead, then the unknown heirs at law of Jim Donaldson, Defendants.

You Are Summoned and required to answer the Complaint in this action, of which a copy is herewith served upon you, and to serve a copy of your answer to the said Complaint on the subscriber at his office at Abbeville Court House, South Carolina, within twenty days after the service hereof, exclusive of the day of such service, and if you fail to answer the Complaint within the time aforesaid, the plaintiffs in this action will apply to the Court for the relief demanded in the Complaint.

J. HOWARD MOORE, Plaintiff's Attorney. June 27th, 1921.

To the absent Defendant, Jim Donaldson, and if he be dead, then to the unknown heirs at law of Jim Don-

alson: YOU WILL PLEASE TAKE NOTICE, that the complaint in this action together with the Summons, of which the foregoing is a copy, was filed in the office of the Clerk of

Court for Abbeville County, South Carolina, on the 27th day of June 1921.

J. HOWARD MOORE, Plaintiff's Attorney. July 11th, 1921. 1twk 4 wks.

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 - Loose Lard 12cts pound
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 - Loose Ground Coffee 14c and 18c lb.
 - Rib Meat 15c pound
 - Meal \$1.05 Bushel
 - P. R. Molasses 45c per gallon
 - Rice, 18 pounds for \$1.00
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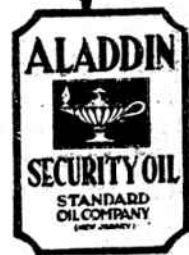
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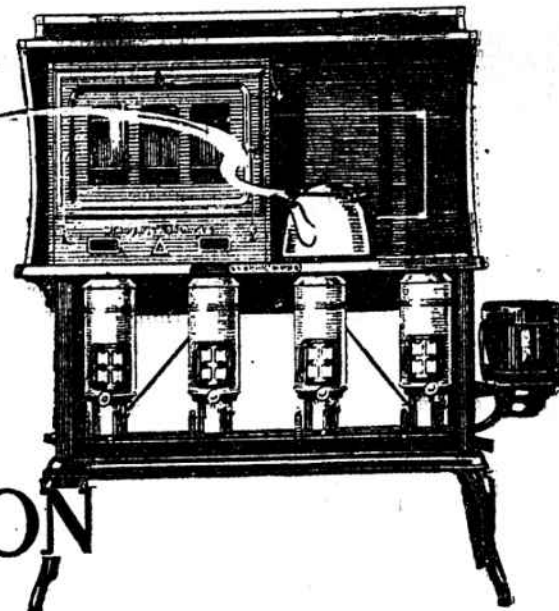
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