

## ADDITIONAL RULINGS ON REINSTATEMENT

Liberal Conditions provided in New Orders issued by Director, War Risk Insurance Bureau

A series of decisions issued by the Director of the Bureau of War Risk Insurance with the approval of the Secretary of the Treasury provides more liberal conditions for reinstatement of lapsed or canceled insurance.

The provisions of Treasury Decision No. 47, allowing eighteen months from the date of discharge for reinstatement upon payment of only two months' premiums on the amount of insurance to be reinstated, are retained. That decision is liberalized, however, by a new provision that men out of the service are permitted to reinstate by merely paying the two months' premiums without making a statement as to health at any time within three calendar months following the month of discharge.

After the three months following the date of discharge have elapsed, a statement from the applicant to the effect that he is in as good health as at the date of discharge or at the expiration of the grace period, whichever is the later date, will be required together with a written application for reinstatement and the tender of two months' premiums on the amount of insurance he wishes to reinstate.

In order to give all former service men whose insurance has lapsed or been canceled, a fair chance to reinstate their insurance, including men who have been out of the service, eighteen months or more, and who are therefore barred from reinstatement under the former ruling, a special blanket ruling is made which allows all ex-service men to reinstate their insurance before December 31, 1919, provided that each applicant is in as good health as at date of discharge or at expiration of the grace period, whichever is the later date, and so states in his application. Of course it is necessary that he tender the two months' premiums on the amount of insurance he wishes to reinstate.

Service men who reinstated their insurance by payment of all back premiums prior to July 25, 1919, when the decision requiring payment of only two months' premiums went into effect, upon written application to the Bureau may have any premiums paid in excess of two applied toward the payment of future premiums. For example, if after a policy had lapsed for six months, a man reinstated and paid six months' premiums instead of two, he may secure credit for such four months' premiums.

The provisions for reinstatement do not protect a man until he actually reinstates. If he waits he may not be in as good health as he was at the time of discharge and consequently

may not be able to secure reinstatement.

Don't put off reinstatement.

## Favor Chicago For Convention

Chicago seems to be the choice of politicians for the democratic national convention which will probably be held during the second week in June, 1920, to nominate the presidential ticket and frame a platform. Convenience of access, adequacy of accommodation and the uniform reasonableness of rates are some of the reasons why Chicago seems to be the favored city.

Cities desiring to entertain the convention are rushing their bids in anticipation of the democratic national committee meeting in Washington, January 6 to 7 next, to select the place for the convention.

The republican national committee will meet in Washington soon after declared to be the leading G. O. P. claimant.

Postmaster Fay of San Francisco, has been here endeavoring to engage the ear of political leaders presumed to have influence with the democratic national committee. One of the inducements of the California city is the promise that hotel rates during the convention shall be no more than those in effect now.

Kansas City offers her Bryan auditorium again. Indianapolis has put in a tentative bid, but is said to be shy on both hotel accommodations

and hall. Cleveland is anxious for the convention, but at this time has no hall of adequate size.

Experience shows that if a city really wants the convention it can get it by making proper arrange-

ments including a contribution of \$100,000 to the campaign fund. In 1908 Denver "raised the ante" by putting up that sum.

GO TO CHURCH SUNDAY

Daily Thought.

Every day, as it rises out of eternity, keeps putting to each of us this question afresh: What will you do before this day has sunk into eternity and nothingness again?—F. W. Robertson.

# Enjoy Your Turkey Dinner Thanksgiving Day

AT THE

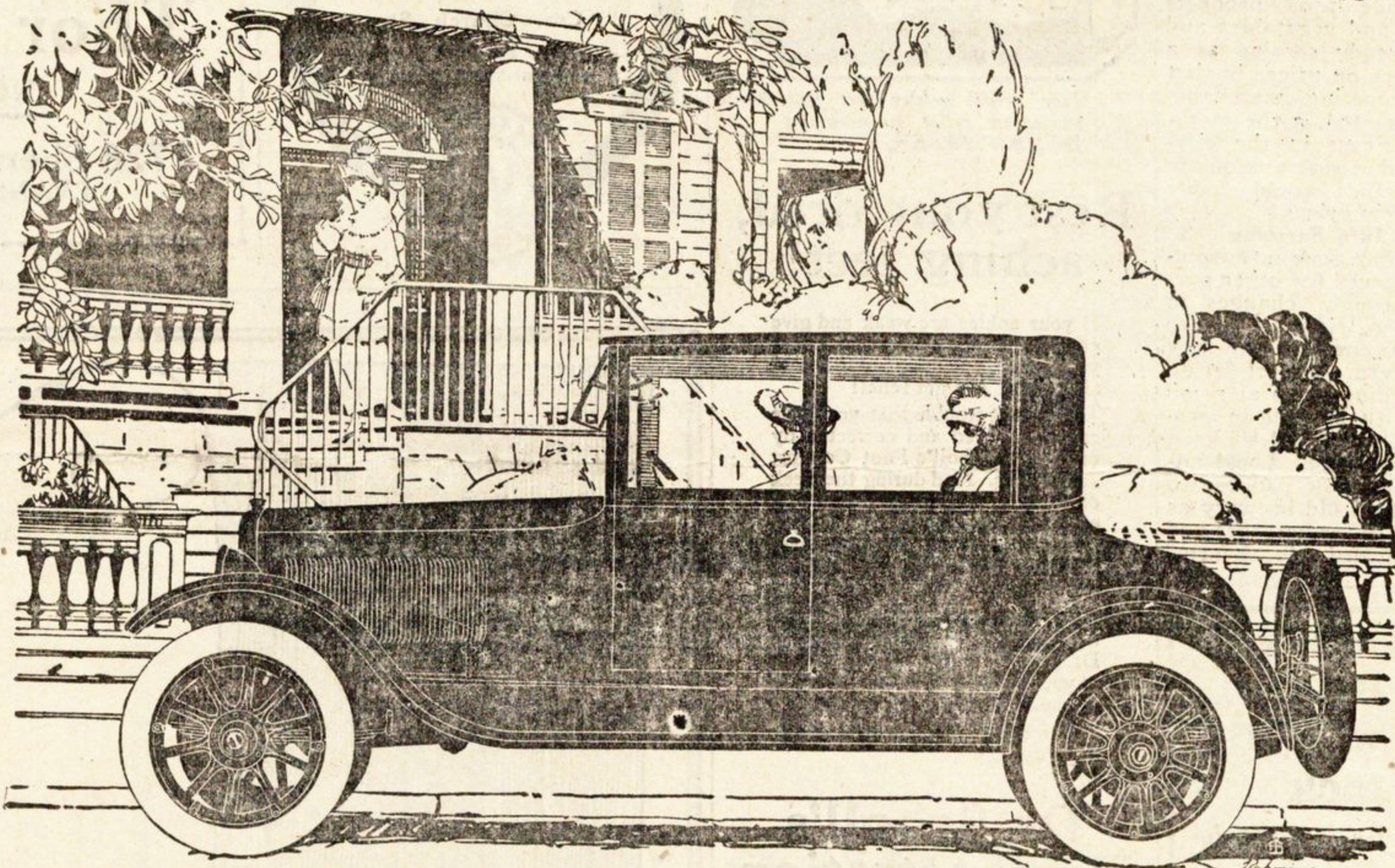
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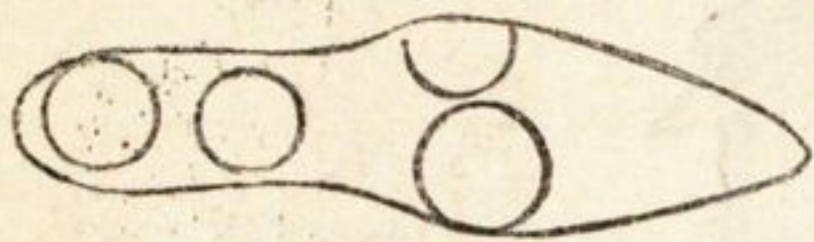
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