



# BEMIDJI DAILY PIONEER

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BEMIDJI, MINN., SATURDAY EVENING, FEB. 14, 1920

Weather forecast, 24 hrs., Markham: No change.

45c PER MONTH

## WAR INSURANCE PROBLEMS ARE EXPLAINED TO LOCAL LEGION

C. M. Giles, Representing Government, Gives Advice on Lapsed Policies

### SERVICE MEN SHOULD FILE REINSTATEMENT

Present Form of Insurance Good Five Years After Peace; Other Forms

Charles H. Giles, representative of the Bureau of War Risk Insurance and an insurance expert with over thirty years experience, who clearly outlined the features of the War Risk Insurance before the annual meeting of the Ralph Gracie post of the American Legion, Thursday evening, at the rooms of the Bemidji Civic and Commerce association, cleared up many a hazy idea that the government insurance was costing too much since the war is over, and the holders have returned to their civilian occupations.

#### Principal Points.

Following are the principal points brought out by Mr. Giles in his talk which proved to be of great interest to all who heard it:

To extend the time for reinstatement of government insurance to July 1, 1920, a new ruling has been passed, that all men who have permitted their insurance to lapse since receiving their discharge from the military service of the U. S. might take advantage of the reinstatement. After July 1, 1920, the original rules for reinstatement will again apply, reinstatement to be made within 18 months after discharge, unless the man has made payments on the policy since his discharge. In that case, reinstatement must be made within one year from the time the last premium was paid, even though this may be more than 18 months after discharge.

#### Making Application.

In making application for reinstatement, men who have been discharged for over three months must make a certificate stating that they are in as good health and condition as when they received their discharge. In case application is made in less than three months after discharge, no certificate as to condition need be made. Upon reinstatement two months premiums must be paid on the amount for which reinstated, one premium for the month following that in which discharged and the other for the month in which reinstated.

Since the original army insurance is good for only five years after peace is declared, several forms of policies are being offered into which the present term insurance may be converted. Any man who is financially able to convert his policy into one of these forms of insurance, such as twenty-payment plan or twenty-year endowment, should do so at once and not wait until later when, on account of the increase of his age, he will have to pay a higher rate. For those who are not able to pay the higher premium on the converted policies at present should hold to the term insurance and then, when the opportunity offers, convert it into the form which is desired.

#### Policies Are Liberal.

The government policies are far more liberal than similar policies in private companies. The government policies have a cash surrender and loan value, which commences one year after the taking out of the policy. Comparisons show that the war risk insurance plan, in the long run, is far more expensive than the converted policies, although at the start the premiums are much higher. Instead of the increasing premium under the term insurance, the premium for the converted policies remains the same throughout the entire time of payments and the rate is figured according to the nearest birthday at the time the policy is converted.

#### Compensation Paid.

Besides the insurance the government pays compensation to all men who were disabled through sickness or injury resulting from their military service during the war. Every

## PAVING CHEAPER THAN ROAD REPAIR

An important point in connection with the proposed paving improvement, that should be carefully considered by all taxpayers, is that of maintenance. It has been shown by concrete figures from the state highway department that the cost of maintaining a mile of paving is less than one-twentieth the cost of keeping up a dirt or gravel road. City figures show that it has cost Bemidji an enormous sum of money to keep passable the section of the proposed paving route running through Nymore and coming up from the Soo right-of-way. If no paving is done, more money will have to be spent this year on those two sections especially and this money will have to be paid in one year by all of the taxpayers.

It must also be remembered that if the Babcock law passes a part of the maintenance charge on the two routes will be paid by the state, which agrees to keep all state roads in repairs.

Sentiment in the city is rapidly crystallizing in favor of the bond issue. The work of the speakers at the theatres has been productive of splendid results and on Sunday another talk will be made to the members of the labor league, who are now seeing that the passage of the bond issue will be of great benefit to them as it will give work to a large number of men, will bring in hundreds of new tourists and create a favorable impression that will mean more business for Bemidji.

The cost is low enough that no hardship will be worked on anyone, while the fact that the assessments will be spread over fifteen years is an added argument to the man along the route.

Citizens are urged to talk the bond issue to their neighbors and to report arguments that brought up against it so that they can be answered in this space on Monday.

## ELECTION ON TODAY FOR CONGRESSMAN

(By United Press.)  
Richmond, Mo., Feb. 14.—J. L. Milligan, democrat, opposed John E. Frost, republican, in today's election in the Third congressional district to succeed Joshua W. Alexander, now secretary of commerce in President Wilson's cabinet.

Political experts awaited the outcome with interest, particularly because of the republican's attack on the League of Nations throughout the district, classed as rock-ribbed democratic.

## NEW NOTE FORWARDED BY ALLIES TO HOLLAND

(By United Press.)  
London, Feb. 14.—The council of premiers has completed and dispatched to Germany and Holland new notes on the demand for German war guilty and extradition of the former kaiser, it was learned semi-officially today. The notes were completed late yesterday.

## BEMIDJI LABOR LEAGUE MEETS SUNDAY AFTERNOON

At the meeting of the Bemidji Labor league in the Moose hall at 3 o'clock Sunday afternoon, the question of the proposed paving will be brought up for discussion.

A local speaker is also expected to make talk in favor of the improvement being advocated for Bemidji.

discharged service man is entitled to an examination at the expense of the government in case he is suffering from any disability through the service. Compensation runs from \$8 to \$200 per month, according to the percentage of disability. Application should be made in writing to the U. S. Public Health Service, 744 Lowry Building, St. Paul.

## Better Service Promised.

Better service is promised by the Insurance Bureau since now the office is becoming better regulated and more accustomed to the work, and has a better standard of assistants than during the war, when it was almost impossible to obtain experienced help in this line. When the war risk insurance was first begun, the insurance bureau found itself the largest insurance company in the United States overnight, and with the great flood of work, which followed was literally swamped.

Mr. Giles was well received by his hearers and the information which he imparted to the Legion members was of great interest, especially to those who have either allowed their insurance to lapse or have not yet converted their policies into another form.

## BEMIDJI HIGH AND FOSSTON PLAY SECOND TIME TONIGHT

Locals Defeated in First Game, Played in the "Museum of Plumbing"

THAT'S WHAT FOSSTON CALLS ITS BASKET HALL

Coach Smith's "Hounds" Straining at the Leash; Large Crowd Assured

In what promises to be one of the fastest and hardest fought games of the season, the Bemidji High school basket ball quint will play the fast Fosston High school team at the Armory this evening. A good idea of the strength of the Fosston aggregation can be obtained by glancing over the record for that team this season. It is the only undefeated team in that district, having defeated the strong Ada High outfit at Fosston last week by a score of 32 to 24, the Ada quint in turn having defeated the Crookston bunch by a count of 23 to 15. The locals defeated the Crookston team here earlier in the season by a score of 15 to 14.

When Fosston Won.  
A month ago Fosston defeated Bemidji at Fosston in the "Museum of Plumbing," otherwise known as the "Cracker Box," or "Gymnasium." Gymnasium is the nickname it has been given by the Fosstonians. The game resulted in a 51 to 25 victory for Fosston.

Bemidji players and followers alike are straining at the leash for another chance at the Fosston five. Coach Smith's tossers have been improving rapidly and have defeated Walker, Crookston, Mechanic Arts and Brainerd since losing to Coach Hughitt's quint from Fosston.

Big Crowd Expected.  
Yesterday afternoon a big mass meeting was held at the High school assembly room in preparation for tonight's game. The Fosstons arrived this noon with a large delegation of followers and Bemidji does not intend to be outnumbered at the game this evening in the number of supporters. One of the largest crowds of the season will no doubt be present to witness the battle.

Coach Smith has changed his lineup a trifle since the Brainerd game and the change seems to work to better advantage for Bemidji. Higbe will be at left forward in place of Stapleton, who has been switched to Higbe's guard position.

## CIVIL CASES DECIDED AND TWO DIVORCES GRANTED BY COURT

Jury Gives Farm Hand \$600 Due; Paid \$2 for Six Years' Work

Civil cases already decided at the present term of court include the case of August A. Radi vs. Lucy Redel in a suit for wages. The damages were assessed at \$600 by the jury and the amount is to cover the wages of Radi as a farm hand for a period of nearly six years. During this time he claims that he received only \$2 to pay for his work.

The matter of Adolph Klein vs. Fred Brinkman and M. E. Brinkman was decided in favor of the defendant, and the case of E. J. Willis vs. A. B. Hazen was also decided for the defendant.

Two divorces were granted yesterday by Judge Stanton in his chambers to Elias Anderson vs. Anna Helena Anderson of Spooner, and Paul Gruszecki, aged 50, vs. Malanka Gruszecki, aged 41, of the town of Zippel.

## FOUR-MINUTE MEN SPEAK AGAIN TONIGHT

On the proposition to connect the Babcock routes with paving through the city of Bemidji, which will be voted on at the municipal election on February 17, four-minute men will speak again at the various theatres this evening and outline the necessity of the bond issue at this time.

G. W. Harnwell will appear at the Elko tonight and at the Rex Monday evening.

W. L. Brooks will be at the Rex tonight and speak at the Grand on Monday.

W. Z. Robinson will explain the merits of the proposed paving at the Grand theatre tonight, and on Monday night will give the Elko audiences detailed information.

## FIGURES IN A ROMANCE OF THE WAR



Emily Knowles of England and her baby, whose father is Perley Spiker of Baltimore. He met Emily while in the army and a romance developed. But Perley is married, and when he confessed all to his wife, she urged Emily to come to America and make her home with them. However, Perley's brother, Guy, decided he wanted Emily for his wife, so they have just been married.

## TRAVEL EXPENSES MAY BE COLLECTED BY SUPERINTENDENTS

County School Head Entitled to Such, Decision of District Court

Thief River Falls, Minn., Feb. 14.—The long drawn out controversy to decide whether or not a county superintendent of schools is entitled to his traveling expenses when on duty call him to outlying districts of his jurisdiction was decided in favor of the superintendent by Judge Andrew Grindeland in district court. The court holds that such compensation is allowable and that the superintendent has a right to collect.

While the case is one which all the county superintendents in the state are interested, it was brought originally by George M. Gundersen to compel the commissioners of Pennington county to pay his expenses while attending to his duties away from home. The commissioners maintained that this cost was covered by the salary received by the official and that they were not justified in making any further allowance.

## LABOR LEAGUE WILL HEAR VETERANS' AIMS

W. G. Hedenberg of Hallock, Minn., will talk on the aims and purposes of the World War Veterans, an ex-soldier movement which has resulted since the demobilization of the service men began, at the regular monthly meeting of the Bemidji Labor league to be held in the Moose hall on Sunday at 3 o'clock in the afternoon.

## WRESTLERS TO MEET AT GRAND THEATRE

What promises to be the biggest event of its kind ever staged in Bemidji is scheduled as an attraction for those who admire muscle and brawn when scientifically applied, when L. C. Curtis of Bemidji will meet Dan Larkin of St. Paul in a return match at the Grand theatre Thursday, February 26.

Both men are well known in this city, having met here before, when Curtis won two straight falls. Larkin at that time was unfortunate in having a nearly disabled right arm from two bolts which appeared shortly before the date set for the bout, but which did not deter him in his determination to fulfill the engagement. Now that he is again in the pink of condition, it is rumored that several of his admirers from St. Paul will be present.

Ringside seats have been arranged for, as the spacious stage at the Grand theatre has ample room for the bout, besides accommodating a number who wish to see close up. Every seat in the house will be reserved and the tickets will be on sale ten days in advance at the Grand theatre. Mail orders will be filled in the order received.

## LATEST MOTOR TYPES DISPLAYED IN DETROIT

(By United Press.)

Detroit, Feb. 14.—Detroit was to introduce to the world of motordom here today several new makes of motor cars, at the annual automobile show.

These cars, expected on the market for some time, were delayed by strikes and labor unrest. They were completed too late for the New York show.

Practically double the space used in former years was made available for this year's show, and likewise double the effort to make it a success has been put forth, according to officials.

## NEW TAX SECRETARY.

(By United Press.)

St. Paul, Feb. 14.—N. A. Nelson, Stillwater, will take over the duties of secretary of the state tax commission Monday. He recently resigned as auditor of Washington county and withdrew as a candidate for secretary of state in the coming primaries.

## MAYORS UNANIMOUS FOR IMPROVEMENTS

St. Paul, Feb. 14.—Full steam ahead with city improvements; let not the present prices be a cause for delay!

Forty mayors from as many Minnesota cities and towns, agreed on this distum at the second annual convention of the mayors of Minnesota at The Saint Paul.

Stillwater Not Delaying.  
Mayor J. R. Kollinor, Stillwater, presided at the debate on the subject, "Should cities delay improvements because of high prices," and he was not backward in saying that Stillwater was not delaying.

"We have got everything in the way of a commission that St. Paul has," said Mr. Kollinor. "Every time St. Paul appoints a new commission, the mayor of Stillwater appoints the same kind of a commission. Some of them are not doing much, but we have got them."

George W. Frankburg, Fergus Falls, said that in the work of paving, it is wise not to let the contractors know what kind of a paving the council has decided to have. All the different contractors would bid against each other and the cost price would be lowered in that way.

## St. Paul Forces Low Bids.

Mayor Hodgson, St. Paul, agreed with Mr. Frankburg, but said that unfortunately the charter of St. Paul obliged the City council to designate the special kind of paving it wanted installed. Mayor Hodgson described the system adopted in St. Paul and said that the city was practically a competitor of the contractors on every job and the result had been that the contractors put in more reasonable bids.

Mayor George Hirsch, Austin, who led the discussion, took the position that high prices should cause no delay in making improvements.

M. N. Berghelm, Little Falls, strongly recommended going ahead with improvements, if reasonable bids could be secured.

Other speakers who took much the same view were Mayors John Street, Northfield, L. F. Johnson, Bemidji, and S. B. Duea, Pipestone.

## WASHINGTON IS AMAZED OVER SEC. LANSING'S RESIGNATION

Asked by President to Leave Cabinet; Congress May Probe Differences

MAY AFFECT LEAGUE OF NATION'S BATTLE

Washington Officials and Congressmen Avoid Talking for Publication

(By United Press.)

Washington, Feb. 14.—Official Washington today was apparently bewildered by the sudden resignation of Secretary of State Robert Lansing, at the request of President Wilson, who charged his ranking cabinet officer with trying to assume presidential prerogatives.

Talk of a congressional investigation at which the full story of the differences between Lansing and the president would be aired, the possibility of the resignation affecting the League of Nations battle in the senate, and the possibility of the resignation of other cabinet officers, were some of the things discussed in private.

Administration officials and congressmen avoided any utterance for public consumption, however.

It was pointed out today that Wilson, by condemning holding of cabinet meetings during his illness, would disavow responsibility for injunction proceedings against the coal strikers, a policy which has been widely condemned by labor.

(By United Press.)

Washington, Feb. 14.—Further disclosures were believed imminent today in the controversy between President Wilson and Robert Lansing, which resulted in Lansing's resignation as secretary of state.

Although Wilson's announced reason for acceptance of Lansing's resignation was that he had called and presided over cabinet meetings without authorization of the president, prolonged friction over the conduct of foreign affairs led up to the final clash, according to correspondence made public.

The full story of the long continued conflict between the president and Lansing is expected to come to light during the next few days. Frank Polk, under-secretary of state, today took up Lansing's work and all foreign governments were officially notified of Lansing's resignation.

Reported differences between the president and Lansing, during peace negotiations in Paris, were recalled and it was remembered that Polk was substituted.

More recently, the Mexican situation caused friction, it was stated. Lansing's notes to Mexico some time ago became more and more beligerent until the president took a hand. Observers pointed out subsequently that Lansing discontinued cabinet meetings.

## WHOLESALE JAIL DELIVERY IS AVERTED BY WARDEN

(International News Service.)  
Rawlins, Wyo., Feb. 14.—A wholesale jail delivery that would have turned "Vanishing Bill" Carlisle, famous train robber, loose with other notorious inmates of the Wyoming state prison, was averted when W. H. Brine, acting warden of the penitentiary, discovered an ingenious skeleton key in the cell of one of the prisoners. With steel and tin the convict had manufactured a contrivance that would open every cell in the jail.

London.—Food Controller G. H. Roberts is responsible for this: Hearing a friend call his wife by the unusual name—Pegasus, he asked the reason. "Feminine of Pegasus. Pegasus was an immortal horse, my wife's an eternal nag."

## ANYONE KNOW WHERE THESE PERSONS ARE?

Communication has been received by the city police department from Thomas B. Miller, Jr., and his sister of Carbondale City, Pa., asking that efforts be made by that department to locate their father, Thomas B. Miller, and their uncle, Miles Miller. Anyone knowing the whereabouts of either or both of the above named men will kindly communicate with the police department of the city of Bemidji or with the children at 214 Ponderley street, Carbondale City, Pa.