WILLIAM LAY FALLS OFF TRAIN TO DEATH ON WAY HOME FOR CHRISTMAS

A sad fate overtook one of our fellow students, William Lay, near Habersham, Kentucky, on the night of December 22, 1922. Lay was on his way home for Christmas holidays, on board the fast Louisville and Nashville train that leaves Knoxville about 10:00 p.m. near Habersham. There was a quick turn just at the beginning of a trestle about 125 feet in height. It is supposed that Lay went to the door for a little fresh air, and was swished off the train by the sudden turn. His body was found horribly crushed at the foot of the high trestle.

LEGION POST GETS TRAINEES' PAY INCREASED

EMERSON J. LONES, POST NO. 13, SUCCESSFULLY BACKS UP MARYVILLE TRAINEES IN THEIR PLEA FOR SAME ALLOWANCE AS KNOXVILLE TRAINEES ARE PAID.

Living costs were about same, yet Maryville trainees received $20 per month less than those in Knoxville.

"When the Legion gets behind it, it will be mighty likely to go through." This holds good not only of national movements, but of the things that are going along right around us. A strong, wide-awake Legion Post can accomplish things.

(Continued on page 7.)

MORE PRAISE FOR U. S. V. HOSPITAL NO. 88

MEMPHIS INSTITUTION IS DOING WONDERFUL THINGS FOR BUDIES, SAYS SCHUBERT.

SEVEN OF OUR OWN BOYS THERE NOW.

J. R. Schubert, who has been in the hospital at Memphis for some time, and who was on the Hill for a short visit the other day, states that too much cannot be said for the U. S. Veterans Hospital No. 88 at Memphis. He tells that the people of Memphis are co-operating with the hospital authorities in trying to make our disabled buddies happy and comfortable.

The people take the boys who are able enough, out in automobiles for pleasure rides, and the Red Cross and Knights of Columbus take them to several shows each week.

The hospital is run by ex-service men, and the doctors, nurses, and orderlies do their utmost to relieve the wants of the men.

The building is one of the finest of its kind in the country, and is well taken care of. Schubert says that the disabled ex-service men are getting the treatment they deserve after all they went through in the hospital anyhow.

At present there are about seven men from the University of Tennessee in Memphis, and Schubert says that the thing they looked for most is the Vocational Voice. It is read and re-read in Hospital No. 88, not only by U. T. men, but by all the others too, and it has them all talking about the way we are doing things here on the Hill.

LEGION DRIVE WILL CONTINUE

Schubert still working for McGhee Tyson Post though transferred

J. R. Schubert was visiting in Knoxville during the holidays, and came over to the chapel. He said that although he expects to be in the hospital for an indefinite length of time, he will retain his membership in McGhee Tyson Post. He wants to see this Post the largest in the State and states that the offer of $5.00 in gold stills holds good for the McGhee Tyson Post man who gets the most members for the Post by February 28, 1923.

Everyone should work and try to win that prize, not only for the sake of the prize itself, but because he should think enough of his Post to get all the members he possibly can.

Let's put our shoulders to the wheel now, and show Schubert that we can make this the best Post in the State. See Commander R. E. Creswell and get in the race for that Five Dollars.

A BUSINESS PROPOSITION

Mr. Robert Barker, of the Knoxville Sub-District Office explains the Value of Government Insurance, and tells how to go about re-insuring and converting policies.

During the war the Bureau of War Risk Insurance approved applications in the amount of two hundred and forty five billion dollars ($245,000,000,000). This was more than eighteen times the amount of insurance carried with the 15 largest insurance companies doing business in the...
United States in 1917. The War Risk Insurance you carried is exactly simi-
lar to fire insurance in principal.
It has been given you at a premium
which experience has proved to be
the exact net cost of your death risk
in normal times. The average death
rate per annum for the men in peace
times is a little over seven per thou-
sand. The forces abroad experienced
a battle death rate of 55 per 1,000
per annum, and Uncle Sam added
nothing to your premiums to meet
this excess mortality, nor to pay the
expenses of the Bureau of War Risk
Insurance. Right here it is well to
bring to your attention a few stories
that some people believe. One is
that the Government has made money
on your insurance. This statement
is utterly false. The facts are these:
The premiums paid by Uncle Sam’s
fighting men total about three hun-
dred million, ($394,000,000), but more
than two billion ($2,600,000,000) dol-
ars has been allowed in insurance
claims. This is a loss, therefore,
and not a profit, of over one bil-
ion seven hundred million ($1,790,000,000) dol-
ars which your Government has
borne. It is estimated that in the
Fifth District which includes the
states of Tennessee, North Carolina,
South Carolina, Georgia, and Florida,
that there is a military population
of three hundred thousand (300,000).
Out of this number, 27,708 have re-
tained their government insurance.
Of this number 13,508 are active in-
surance claims on which Twenty-one
million ($21,000,000) is being paid.
If the twenty thousand (20,000) ex-
service men in the Knoxville Terri-
tory would re-instate their govern-
ment insurance it would mean that
during this generation two hundred
million ($200,000,000) would be paid
to the insured and the beneficiaries.
This amount would build about 65
miles of hard surface road in each of
the 95 counties in the State.
During the past 35 years, seven-
eighths of all the wealth left by mar-
rried men has been derived from life
insurance.
In caring for the poor, it is esti-
mated that life insurance saves the
government thirty-nine million dol-
ars (39,000,000) annually and reduces
pauperism a third.
Life insurance is a stabilizer of
business; it fosters morality and
thrift, brightens old age, destroys

VOCATIONAL STUDENTS!
KEEP THIS IN MIND

THE CLINCH AVE - FARRAGUT
BARBER SHOPS

FRED S. BREEDEN, Prop.

YOU WILL FIND IN GREAT ASSORTMENTS
WATCHES FOR BOTH LADIES AND GENTLEMEN
IN THE LATEST DESIGNS
DIAMONDS AND PEARL RINGS
ALL AT TINDELL’S
The Little Jewelry Store with the
THE BIG REPUTATION
520 Market St. 520 Market St.

The Little Grocery Store Around the Corner
Where You Get Your Money’s Worth

LEM ANDERSON COMPANY
Phones: Old 223-224, New 931-932
322 Union Ave.

Lowe-Hord Hardware Co.
Coaster Wagons, Volopedeas, Autoas, Irish Malls
and Scooters.
ALL KINDS OF SPORTING GOODS

KNOXVILLE'S BIG HARDWARE STORE
401-405 WALL AVE.—UPPER END MARKET SQUARE
wants and worry, makes death easier and endures youth. Eighty-two per
cent of all combustible property is
insured against fire but only seven per
cent of the economic value of life is covered by insurance. Nineteen
out of every twenty men fail to
provide for their old age or for their
families. Eight millions of the wo-
men of this country are forced to
earn their living and 30 per cent of the
widows of the country are in
want.

According to the last national cen-
sus, 82 per cent of the children of
this country are forced to leave
school before completing the eighth
grade in order to help earn a living
for the family. No one has ever
heard a reasonable argument against
life insurance as a benefactor of hu-
nanity. Theodore Roosevelt said:
"Life insurance increases the stabil-
ity of the business world, raises its
normal tone and puts a premium upon
those habits of thrift and saving
which are so essential to the welfare
of the people as a body."

The population of our country is
now over 100,000,000, a large percent-
age of which are or will be insurable.

WAR TERM RISK INSURANCE

Payments on War Term Risk Insur-
ance on account of the maturity of
the policy by death or permanent
total disability are made from the
appropriation set aside by Congress
each year and not from the Reserve
Fund of policy holders of U. S. Gov-
ernment Converted Life Insurance.
This arrangement will allow the pay-
ment of additional dividends to poli-
cy holders of converted insurance.

War Risk Insurance can be rein-
stated. If the applicant is in good
health, by the payment of two mon-
thly premiums on the amount reinstated,
one premium for the month of
grace and one for the current month.
Examination of the applicant can be
made without cost at any Sub-Distri-
cut Office of the U. S. Veterans
Bureau. If the applicant is not in
good health and the disability or dis-
abilities are of service origin, he can
re-instate provided he is not perma-
nently and totally disabled, under
Section 408 of the War Risk Act as
amended to read, "Payment of all
back premiums in arrears on the
amount reinstated plus 5% interest
from the due date of each premium."

If the applicant is now age 30 and
had $10,000 War Risk Term Insurance
while in the service and allowed same
to lapse when he was discharged in
April 1919 and is now disabled on ac-
count of injuries or disease contract-
ed while in the service, he can re-
insta under Section 408, which
would mean the payment of all back
premiums in arrears plus the 5% in-
terest and would amount to $48.38.
$1,000 would cost one tenth of this
amount if the applicant desired this
amount of insurance. If the ap-
plicant is now in good health the
payment of two monthly premiums
on the amount re-instatement is all that
is necessary.

Section 404 of the War Risk Act as
amended provides:

"During the period of the War and
thereafter until converted the insur-
ance shall be term insurance for suc-
cessive terms of one year each. Not
later than five years after the date
of the termination of the war as de-
declared by proclamation of the Presi-
dent of the United States. (March 2,
1926) the term insurance shall be con-
verted without medical examination.
Each policy shall provide for the right
to convert into ordinary life, twenty-
year, and into other usual forms of
insurance, as may be prescribed by regulations
and as the insured requests. Regul-
a tions shall provide for the right to
convert to annuity, deferred life, endowment
maturities at
age sixty-two, and into other usual
forms of insurance, and shall pre-
scribe the time and method of pay-
ment. Payments of the premiums
in advance shall not be required for
periods of more than one month each
and may be deducted from the pay or
deposit of the insured or be otherwise
made at his election.

In case where an insured whose
yearly renewable term insurance has
matured by reason of total permanent
disability is found and declared to be
no longer permanently and totally
disabled, and where the insured is
required under regulations to renew
payment of premiums on said term
insurance, and where this contin-
gency is extended beyond the five-
year period during which said yearly
renewable term insurance otherwise
must be converted, there shall be
given such insured an additional
period of two years from the date
of which he is required to renew pay-
ment of premiums in which to con-
vert said term insurance as herein-
before provided."

Section 17 of this Act of December
24, 1919, provides:

"That the Bureau of War Risk In-
surance may make a provision in the
contract for converted insurance for
optional settlements, to be selected
by the insured, whereby such ins-
urance may be made payable either in
one sum or in installments for thirty-
six months or more. The Bureau
may also include in said contract a
provision authorizing the beneficiary
to elect to receive payment of the in-
surance in installments for thirty-six
months or more, but only if the in-
sured has not exercised the right of
election as hereinbefore provided.

and even though the insured may
have exercised his right of election,
the said contract may authorize the
beneficiary to elect to receive such
insurance in installments spread over
a greater period of time than that se-
lected by the insured.

Insurance is now on a 24 hour turn-
over basis, with the Bureau and the
work has been speeded up to a point
where a letter only remains a few
hours unanswered. Additional in-
formation can be secured from the
Bureau at 311, Mercantile Building.

GET PRICES ALL OVER TOWN

THE VOCATIONAL VOICE

Come In—We’ll Trade

STERCHI & HAUN

AGENTS FOR HOOSIER KITCHEN CABINETS

FURNITURES, RUGS, ETC.

298-310 Gay Street
PHIL OSSIFUR'S COL Y VM  

Sometimes the bravest thing in the world to do is to accept a loss, take it, and with its burdens proceed, even though weighed down, to a new and better endeavor.

Rare is a man who, without selfish guile, Upon his fellow-man bestows a smile.

The best sounding opportunities in the Want Ad department always turn out to be house-to-house canvassing jobs.

College "bred" means a four year "loaf," requiring a lot of "dough," and having a lot of "crust."

Advice never sees "Welcome" on a door-mat. Take ours and keep yours.

According to our idea, the height of will-power would be to wait for the car, and then walk.

For many maids I've admiration. But most of all for Sadie Spire: For in my humble estimation, There's not a one who stands up higher.

The air was cold. The night was worse: But she and I Were just reverse.

The other night I saw a fight That made my blood most freeze: "Twas a man in white In the midst of night With a toothpick, stabbingczas.

Two Old Maids Went for A Tramp In the woods: But the Tramp Saw them first.

SUCH IS MAN

"When he is born, his mother gets the attention; at his marriage, the bride gets it; at his funeral the widow gets it."

"Light is the best policeman."

-Ralph Waldo Emerson

DEPARTMENT PERSONALS

Mr. Robert L. Whistead of Knoxville, and Mr. Wm. N. Peters of Luttrell, Tennessee, are recent additions to the surveying class.

Mr. Fred B. Jones has been matriculated for the class in Auto Mechanics, and Mr. Loy W. Frost, of Ellenton, Georgia, has re-entered the Live Stock class.

Mr. J. Z. Howard and family spent Christmas holidays in Lake County, Florida, with his wife's father. Howard returned January 1, but the rest of the family remained for two weeks longer.

ITEMS OF INTEREST TO AG 6-A STUDENTS

Mr. Robert E. Turner and Miss Hazel Ray, of Ripley, Tennessee were married at that place on December 30, 1922. Mr. Turner has made many friends since he has been in school here who wish the happy couple success and happiness as they journey through life. Mr. and Mrs. Turner will live here until he has finished school, after which they will take up their residence in West Tennessee.

N.C. Whatzel who has been with us for the past year, has quit school and accepted a position in Morris-town, Success to you Carson.

H.L. Hartman spent the holidays with relatives and friends near Chattanooga.

Since his return Robert has been all radiant with smiles, and we are safe in inferring from the peculiar "quality" of said smiles, that he spent most of the time with his best girl.

Look but Mr. Hartman, Dan Cupid is a sly old chap and are you aware he will capture you.—Remember Turner.

A number of our boys have been out of school recently on account of having "flu."

Dave Graham spent the Christmas holidays with homefolk near Jefferson City.

Tillery—(To Mollie) Honey, did you send that bill up?

Bill—(Thinking she was speaking to him) Uuhh, what is it?

Tillery—Hush man, you’re crazy with the heat.
MYSTERY SOLVED
By Moss of Highway Engineers
Others Still Unsolved

B. R. Hicks and J. M. Moss having decided about three weeks before Christmas that their "better halves" could get along together without the usual family clashes, Mr. Moss moved into the same house with Mr. Hicks. During the holidays, Hicks and wife decided to go on a visit, and left the Messes to take care of things at home. Like the spirited man that he is, Moss later decided to go on a visit himself, and spend Christmas with home-folks somewhere back in the wilds of North Carolina.

Both the aforesaid families, having enjoyed all the comforts of Christmas with the old folks, at last began to wonder their way back to their joint home in Loundale. Mr. Hicks was the first to get back and upon opening the front door was immediately seized with the conviction that he had stumbled on a mystery big enough to challenge the powers of even Sherlock Holmes. Investigation did not bring to light any facts, and only served to deepen the mystery. It was only when Mr. Moss finally arrived on the scene that light began to dawn upon the strange circumstance. Moss had left the dog locked in the house without food or fuel—imoral; the dog was dead! (Or immoral, which was it?)

L. K. Brummit ("Flea") and Clyde Wright made a trip to the coal region of Kentucky to follow their avocation of locating points (pronounced "pints") which are very plentiful and comparatively cheap in that part of the country.

F. A. Baker (ex-Capt.) while spending the holidays with home-folks tried to straighten out some of the high way curves for which this country is noted, and as a result will have to pay the dentist $75.00 for a new set of teeth. It is thought that the cause of the accident was the back-firing of a spark-plug.

WHAT BECOMES OF THE BUDDIES WHO GO "OVER THE TOP?"
Do They Gain Their Objectives and Dig In After Completing Training?

A survey has recently been made in one of the Veterans Bureau districts, of six hundred and one vocational trainees rehabilitated in that district. The purpose of the survey was to determine how the disabled ex-service men are being returned to gainful occupations. It was found that 542 men, or about fifty-seven per cent of the entire number were absorbed by the shop or institution where they received their training. Sixteen per cent; or ninety-eight, have gone in business for themselves. Eighteen per cent, or one hundred and ten, have been placed in business with concerns other than those with which they received their training. And only eight per cent, or fifty-one, are yet awaiting employment.

The fact that fifty-seven per cent of the six hundred and one rehabilitated men remained with the concerns where they received their training, speaks volumes for the confidence these firms have in the skill and personal worth of these trainees. They were so well satisfied with them they would not let them go, but placed them upon their own payroll. And the small number who have as yet not found employment speaks highly not only of the character of the rehabilitated men, but of the efficiency of the Veterans Bureau in placing them, as well.

There is no reason for believing that the facts mentioned by this survey are exceptional. Similar investigation in other districts would show similar conditions, beyond a doubt. All of which goes to show that all disabled ex-service men need is the opportunity. Give them the chance and they will make good.

WHAT'S IN A NAME?
"Chicago names her principal names hers after nuts."

-Princeton Tiger.

Query, would you expect to find many streets of the same name in the two cities?
HALL IS HARD AT WORK AND MAKING GOOD.

Raising Strawberries and Peaches Gives Voice Boost.

The following is a letter from John F. Hall, former student here, recently received by Sam Doss, circulation Manager of the Vocational Voice.

"Mr. Sam Doss,
Knoxville, Tennessee.
Hello Sam! how is the boy? I am getting along fine. Am working these days to beat the band getting out peaches. I have planted 600 Albertas since coming home; planted them the square system. We are clearing now. Intend to get out about 2500 trees with strawberries as fillers.

I often think of you boys and the good times we had. I want you to write me about all the boys that were in our section when I was there. Most of them are gone by now. Tell everybody "hello" for me. Tell all the boys to subscribe for the "Voice", for they sure will appreciate it when they leave. It does not matter what mail I have, when I get in from work and the "Voice" is here, I read it first, every line of it, even the advertising. I have a "1223" notebook I keep them in for future use. I believe, Sam if you would get more personal news of the boys as individuals, it would be better. I know it would for us who have finished.

U. T. had a good football team this year, didn't they?
Tell Bratton to write me, also Old Dave.

I have two fine bird-dog pups, seven months old, one a setter, and the other a pointer. They are real good for their age. We built us a fishpond this fall. It is fed from two springs. We have about 5000 game fish in it now, and intend to stock it better next summer. We have bought us a new Sampson truck to haul our berries and peaches off in.

Now listen, you had better answer this, or I'll come up and get you!

John F. Hall.
Birchwood, Tenn.
P.S.—Saw Dan Hinkle a few weeks ago. He is taking poultry, Ha! Ha!"

COME IN WE SERVE TO SERVE AGAIN
WE ARE PROUD OF OUR REGULAR MEALS AT 25 CENTS
BIJOU CAFE
708 SOUTH GAY STREET

20% OFF ON BROKEN SIZES IN MENS HIGH SHOES AND OXFORDS
300 PAIR OF MENS SHOES TO CLOSE OUT $6.00 AT
Spence Shoe Co.
415 Gay St.

SULLIVAN UNDERWOOD & LEA
309 SOUTH GAY STREET

Featuring the following Standard Lines:
Stratford Clothes Manhattan Shirts
Griffon Clothes Arrow Shirts
Styleplus Clothes Darnold Underwear
Hanan Shoes Superior Underwear
Bostonian Shoes Manhattan Underwear
Stetson Hats Hickok Belts and Buckles

SATISFACTION GUARANTEED

SULLIVAN UNDERWOOD & LEA
"THE STORE OF STANDARD LINES"
Don P. Trent Dry Cleaning Company

"AT THE UNIVERSITY GATE"

DRY CLEANING — DYEING — PRESSING
SPECIAL RATES TO STUDENTS
All work called for and delivered
OLD PHONE 4285 NEW PHONE 752
"SAVE YOUR DUDS FOR LITTLE DON"

GRAY
SHOE REPAIRING PARLOR
No. 3 — AT LOWER GATE
SHOE REPAIRING HAS BEEN IN THE GRAYS FOR YEARS
BEFORE THE PRESENT GENERATION—DON'T FORGET
SUCH EXPERIENCE MEANS FINEST AND BEST SHOE
REPAIRING.
429 UNION AVENUE 419 WALL AVENUE
1015 W. MAIN AVENUE

6121

The lot number of a famous velvet finished blue Serge, made in a young men's conservative model.

We guarantee satisfaction and the only time limit is your own good judgment if that guarantee is not strongenough make one of your own—we will abide by it.

WATSON BROS. & CALDWELL
"WE SELL TO SELL AGAIN"
ed to prove the value of the American Legion to ex-service men? The Maryville Post is one of the strongest ones in the State; its recommendations were made only after mature deliberation, and they carry weight with them. The secret of their strength is membership, both quality and quantity.

The Legion will work for you whether you are a member or not, but it will work harder for you if you strengthen it by your membership.

MACHINE SHOP GETS NEW EQUIPMENT

Mr. D. A. White, of the machine shop, made a short business trip to Atlanta, just before the holidays. The Veteran's Bureau requested that he come down and look over some equipment which they had on hand, and select such as he might need. While he was unable to select just the machines and tools needed most, a very good assortment of small tools was obtained. These will be a great help in the shop.

The machine shop class is suffering from an epidemic of the "flu," the following men being on the sick list: Mr. Brown, Mr. Bailey, Mr. Goff, Mr. Le Fever and Mr. Mitchell.

HORTICULTURISTS FINISHING UP

Instructors Plan Crops For Men Going Out

Attention wanders these days from class work to the price of cows, mules, horses, nursery stock, and the like, among the members of the Horticulture Project class, most of whom go out the first of February. Mr. Steckelitz and Mr. Robison are planning crops for the coming year for those who leave.

Nothing exciting has happened to the class as a whole, but we will let you judge from the following as to experiences of the individuals.

Mr. Helms is the happy father of one more boy.

EDINGTON SAYS-

LETS GO....

The Clock Strikes Time's Up!

These SUIT and O'COAT Prices
CHALLENGE YOU!

<table>
<thead>
<tr>
<th>Price</th>
<th>Amount</th>
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<tbody>
<tr>
<td>$22.50</td>
<td>$18.75</td>
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<td>$25</td>
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<td>$27.50</td>
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<tr>
<td>$30 Suits and O'Coat Choice</td>
<td>$22.50</td>
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<td>$32.50, $35, $37.50</td>
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<td>$40, $42.50, $45</td>
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<tr>
<td>$50 Suits and O'Coats, choice</td>
<td>$37.50</td>
</tr>
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MEN'S $5 TO $10 VELOUR HATS
at $3.75 and $6.50

MEN'S $10 RALSTON SHOES
English lasts. Only $5.98.

EDINGTON'S

NO. 12—"On the Square"

Mr. Smith has returned from a trip to Kingston where he looked over orchard sites and prospects for a job this coming year.

Mrs. Thomas H. Troxel spent Christmas holidays with home folks in South Carolina. Ask anybody on Yale Avenue whether Troxel was ready for her to come back when she did.

BILLY SUNDAY IN KNOXVILLE

There is no use in telling this as it is the talk of the town. There is no need to report what he says, as you can hear him say it or read all his sermons in the daily papers.

Suffice it to say that he is a man who gets results, and that he is in a community where the results are certainly needed.

The meetings began January 7, and will last for seven weeks.