

The Home Fires Burning

What Uncle Sam is Doing for Wives and Children of Soldiers and Sailors.—By Frank G. Carpenter.

PROTECT YOURSELF AND THE FOLKS AT HOME BUY UNCLE SAM'S INSURANCE Buy the Full \$10,000 BUY NOW

Copy of Life Insurance Poster for the *Cautions and the Boys in France*

Copyright, 1918, by Frank G. Carpenter. As his part to do in the battle, so shall his part be that tarrieth by the stuff; they shall part alike.

WASHINGTON, D. C.—This was one of the war decrees of David when he commanded the armies of King Saul in his campaign against the Amalekites. It corresponds with some of the best decrees of President Wilson, our commander in chief in the great war of the present. The decrees were written by Congress. They are the will of the Nation, but the President has put them into action and Secretary McAdoo is carrying them out. They relate to those who are "tarrieth by the stuff." They have to do with the heroes at home, the mothers, wives and children of the heroes abroad. We have already put several million men under arms and by the time this letter is published 2,000,000 of them will have been landed in France and tens of thousands of others will be dodging submarines on their way over the ocean. Every one of these men represents a family. Many have left dependent wives and children behind. Some have fathers and mothers at home; they are the sole support, and the sacrifice and service on the part of these dear ones at home are almost as great as those incurred by the men in going abroad.

"As his part is that goeth down to the battle so shall his part be that tarrieth by the stuff; they shall part alike." The Government has decreed that this shall be the division. The people at home shall take care of the men as the soldiers abroad, and it has enacted legislation and brought into being the machinery to carry out its decrees. The machinery is known as the military and naval division of war risk insurance. It had no existence whatever until Congress passed the act for its creation last October, but it is now bigger than a government department in peace times. It has altogether something like 10,000 employees, and of these 10,000 workmen at night. It keeps 4300 typewriting machines busy all day, and hundreds of clerks do nothing else but take care of the index cards and the records that copy all or parts of twelve buildings and they will fill the great structure now being erected for the Treasury Department on the corner of Broadway and Wall Street. The bureau is receiving more than 15,000 applications a day for war insurance and it will soon be sending out the money for the month as the allotment of the families of our soldiers and sailors. From December to October it sent out more than 2,500,000 checks worth \$140,000,000, and each check represented money, a part of which was taken from the pay of a man in the Army or Navy and the remainder from the United States Treasury, as the share of those who were tarrieth by the stuff, having sent their men abroad to fight for them.

Before I describe my visit to this bureau and what it is doing, let me give you the proper idea of what it does for those who tarrieth at home. The United States is more liberal to its soldiers than any other nation on earth. It pays the highest wages for the services ever known. The amount received by each private is at least \$30 per month, but in giving it the Government does not neglect the man from his duty and taking care of his family. It is willing to do its share, but the man must do his. It requires that 315 out of every month's pay go to the family. This is known as the Government allotment and it is compulsory on the part of the soldier only in case he is not a widower and has dependent wife or relatives who would otherwise be a charge on the community. In addition to this \$15 a month the Government adds an equal amount of more out of the United States Treasury as its share as a payment for those who tarrieth at home. The amount was \$141,000,000 and much more will be required before the war is over. The Government payments vary according to the man's rank and the dependence of the family. If the soldier has a wife only, she gets half his pay and \$15 additional, receiving \$30 a month. If there is a wife and two children the Government adds \$25 a month, making the monthly payment \$40. If there is a wife and two children it adds \$22.50 a month, and for each additional child it adds \$5 more. If there is no wife and two children she receives \$12.50 from Uncle Sam. In addition to the \$15 of their father's pay, if there is no wife and three children they get \$20, and if no wife and four children the children receive \$20 with \$5 more per month for each additional child. The law has also provisions by which if a soldier's grandparents or parents or brothers or sisters are dependent upon him for support one-half of his pay goes to them, the Government adding something like \$10 per parent and from \$5 to \$10 for the children, according as there be one, two, three or four. From this it will be seen that every family that "tarrieth by the stuff" will receive from \$30 to \$50 or more a month while the man is away from his battles. At the present time hundreds of thousands of families are receiving such payments monthly, and this number will steadily increase as more soldiers go to the field.

In addition to these payments, the law makes certain provisions if the soldier dies or is disabled during the service. These are the same for men of all rank and are not based upon the pay of the soldier. The soldier's widow, if there are no children, will receive \$25 per month. A widow and one child will get \$35, and if there be two children the amount will be \$47.50 per month, with \$5 more for each additional child up to two. If the soldier

leaves a child, but no widow, the amount paid will be \$20, and for two children \$30, while for three children it will be \$40 a month, with \$5 additional for each child up to two more. If the mother of the soldier be a widow she may receive \$20, but neither a widow nor a mother shall have her pension continued after remarriage. If she should become a widow again the service he will receive a payment of from \$30 to \$100 per month, the latter sum being given only when he is permanently disabled. There are also compensations for injuries of various kind received in battle or while in the service.

Another important provision of Uncle Sam's for those who "tarrieth by the stuff" is insuring the lives of the men in the service. Arrangements for this have been made, and they are carried out through this bureau of naval and military insurance. Already in the neighborhood of 4,000,000 applications for policies have been made, and the amount of insurance written to date is more than \$20,000,000,000. The average amount insured is for \$8500 and it is estimated that more than 30 out of every 100 men are insured. The object of the Government war insurance is to give the soldiers and sailors a chance to insure their lives at reasonable rates. When the war broke out the chief life insurance companies added \$100 per \$1000 to the ordinary rates on all war life insurance. This meant that the man who took out a \$1000 policy would have to pay as much as the man in private life and \$100 more per year. If he took out \$3000 more per year, if he took out \$5000 and an excess of \$500 per year, and if \$3500, the average amount which the Government is giving, he would have to pay \$1000 more per year.

This was manifestly impossible for men receiving only \$360 and upward per year, and so the Government established this war insurance policy, to take care of the situation. According to its regulations the insurance rates are less than one-twelfth the excess charges that would have to be paid by the ordinary rates of those companies and are so arranged that after the man has applied for insurance the money for his premium is taken out of his pay every month and he need not worry about his policy lapsing from his not keeping it up.

Under the policy, the rates are exceedingly low. Those of the draft ages from 21 to 31 are only from 65 to 70 cents per \$1000 per month, so that a man who insured \$3000, which is the highest sum possible, he pays therefor only \$7 per month. If he takes out a \$5000 policy it costs him \$13.50 per month, which is the most that a man can pay for his war insurance. The 21-year payment is one of the peculiarities of the policy. The amount insured for is 240 months after death, but in equal monthly installments for 240 months after death. The installments are \$5.75 per \$1000 and the average insured man would expect to receive \$13.50 per month for 21 years to the wife, children or relative of the man insured should he happen to die.

This insurance will be paid to the man himself if he is totally or permanently disabled during the term of his policy, no matter whether he is in the service or not at the start. It is so arranged that a man who has insurance on the same terms for five years, or he can convert it into other forms of life insurance arranged by the Government.

And now let me tell you something about the big machine which has been organized to carry on this part of the war. I have spent the greater part of the day looking into it and I am surprised at the efficiency with which it is running. The machine had to be created from the ground up. The Government had no department of a similar character and the whole had to be planned and carried out of the rocks. The business started with the insuring of our ships at sea against losses by the German fleet and was developed the great machine for insuring the lives of millions of men, largely the work of William C. DeLaney, an insurance man from New York City, who has been the director of the Bureau of War Risk Insurance from the start and who now is at its head.

In order to do this work, however, he had to bring in many others to help him, and among others C. F. Nesbit, the present commissioner of military and naval insurance, was appointed to put the new bureau into being. I asked Mr. Nesbit to tell me how the work was organized. He said: "We were in despair at the start. The thing was so big and it had to be done in such a short time. The soldiers were already in the cantonments and General Pershing and his Army were already in France. We had no offices, no equipment, no clerks and no definite plans. The job seemed impossible. I could not sleep of nights for worrying about my part of it, and I remember telling the Assistant Secretary of the Treasury that if he had ordered me to take a gang of pick ax-men and shovel and dynamite men out to Colorado and move Pike Peak 200 miles west in a space of two months the task would not have seemed to me greater than the one they had given us.

"But you soon got the job under way," said I. "Yes, we had to do so. The families of the soldiers had to have their allowances, and there were thousands who wished to insure. Congress had enacted the law, the money had been appropriated and the work had to be done. It commenced the day that was passed. That was the sixth of last October, and I was the sixth of that day we were look-

United States of America

TREASURY DEPARTMENT
BUREAU OF WAR RISK INSURANCE
WASHINGTON, D. C.

CERTIFICATE No.

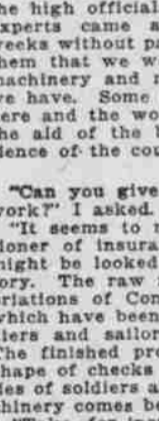
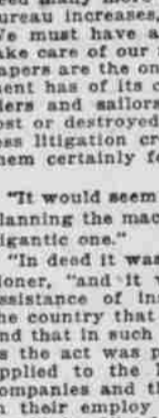
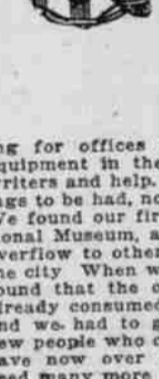
Date insurance effective

This Certifies That _____ payable in case of death has applied for insurance in the amount of \$10,000 under the authority of an Act amending "An Act entitled 'An Act to authorize the establishment of a Bureau of War Risk Insurance in the Treasury Department,' approved September 2, 1914, and for other purposes," approved October 6, 1917, and subject in all respects to the provisions of such Act, of any amendments thereto, and of all regulations thereunder, now in force or hereafter adopted, all of which, together with the application for this insurance, and the terms and conditions published under authority of the Act, shall constitute the contract.

Subject to the payment of the premiums required, this insurance is granted under the authority of an Act amending "An Act to authorize the establishment of a Bureau of War Risk Insurance in the Treasury Department," approved September 2, 1914, and for other purposes," approved October 6, 1917, and subject in all respects to the provisions of such Act, of any amendments thereto, and of all regulations thereunder, now in force or hereafter adopted, all of which, together with the application for this insurance, and the terms and conditions published under authority of the Act, shall constitute the contract.

William C. DeLaney
Director of the Bureau of War Risk Insurance
Countersigned at Washington, D. C.

Copy of \$10,000 Life Insurance Policy \$30,000,000,000 Worth Issued This Way



CABLE COMPANY.

RECEIVED FROM

CABLEGRAM.

Received at the War Department

Washington, D. C., June 26, 1918.

From: RAFP

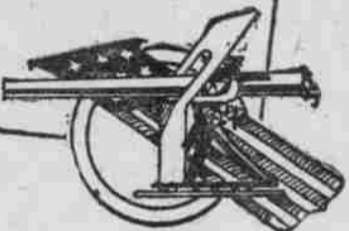
To: The Adjutant General, Washington.

June 26th.

Paragraph 1. For the Secretary of the Treasury.

All ranks of the American Expeditionary Forces appreciate deeply the generous measure the Government has taken to provide insurance for their families, in proof of which more than 90 per cent of men have taken out insurance. So wisely provision for their loved ones heartens our men and strengthens the bonds that unite the army and people in our strong determination to triumph in our most righteous cause, Pershing.

This Cable From General Pershing Shows How the Soldiers Appreciate War Life Insurance.



Auction Bridge.

Continued From Page 2)

When I said, I give below examples of correct and incorrect overall bids. The score in each case, it is assumed, is 40-20. A better suit is not so essential, provided always, the partner's hand has help for the minor suit called.

Your partner bids a heart and you hold hearts K J 7 5 4; clubs 3; diamonds K 4 2; spades 6 5 2. You have good help for your partner at diamonds, but you have a genuine bid at hearts. A better suit is not so essential, provided always, the partner's hand has help for the minor suit called.

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ner the evils that can result from bad bidding. I will later give the hand your partner bids a spade and you hold hearts 7, 5, 3; clubs, K, 7, 5; diamonds, K, Q, J, 10, 8, 4, 3; spades, none. Overall with "two diamonds." This is a distinctly backward bid, and your partner should so construe it. This, by the way, proved a very interesting hand, bringing up some exceedingly instructive points. I give it in full:

Y 7 5 3
K 7 6
K Q J 10 8 4 3
A B
K Q J 10 8 4 3
Q J 10 9 8 3 2
A B
K 7 6 5 4 3
Q J 10 9 8 3
A B
K 7 6 5 4 3
Q J 10 9 8 3

How many players, I wonder, with Z's holding, would have bid a spade rather than no trumps? Many other wise reasonable players are so obsessed with the idea of playing a hand at no trumps that they can regard it from this viewpoint only and fail to realize that a second major bid is often the better bid. This hand holds a hundred aces, a temptation too great for the majority of players to resist. Nevertheless, danger lurks in the no-trump bid because of the singleton ace of diamonds and the great drop in hearts to club. Z, who prefers a safe game to a brilliant one, started, correctly, with a spade bid. A passed, Y made the overall of "two diamonds." B bid "two hearts." Z now bid "two no trumps." His partner is protected in diamonds, while he holds the ace twice guarded in the adversary's suit. The no-trump bid, therefore, now becomes the proper bid. This hand was played in duplicate, and at some tables the bidding continued between Z and B until Z went to "four no trumps" which bid he bid. At these tables Z made a grand slam, giving him a total of 270 points—70 for tricks, 100 for aces and 100 for slam.

At other tables when B went to "four hearts" Z, instead of persisting in his bid, doubled and B redoubled. At these tables Z-Y took eight tricks before B could get a lead. Each of these tricks was worth 200 points, so their overtaking score was 1000—the value of one of the tables B relinquished his heart bid after he had called "three hearts"—as his partner did not once raise him, he felt he could depend upon his own hand alone—and Z in spite of his partner's warning continued his spade bid, going to three. At this table Z lost three odd tricks and the adversaries scored 150 plus simple honors, 18—in all 168. It is easy to see which of the players in Z's position used the soundest judgment, illustrating in a forcible manner

States bureau of efficiency experts were called in. Leaving this room, I went on to others on the first and second floors of the museum, finding clerks at work everywhere, and thence was taken down into the basement to see the great auxiliary hall with its striking of files and other record equipment.

Coming out of the National Museum, we crossed the street to the city market, making our way among the butchers and provision dealers to an iron stairway which took us to the attic. We entered what seemed to be a great factory. The room covers one-third of an acre. The roof is high overhead and it looks like a barn. It was formerly used as a drillroom for soldiers, and was once noted as being the largest dancehall south of New York. It is now filled with hundreds of clerks working away at flat desks. The air is loaded with the noise of typewriters and other clerical machines, and one is reminded of a great cotton mill. It is here that the checks are sent out to the families of our soldiers and sailors. The work goes on day and night and the rush is such that at times they are working on Sundays. At the close of one Sunday night it was found that more than 100,000 checks had gone out. The ordinary capacity of the establishment is 30,000 checks daily. The money goes out in a continuous stream, or, I might say, in thousands of streams, for the checks move forth by every mail train and to every part of the Union.

I found the same activity in the Elks' Hall, where they are daily handling more than 11,000 applications for life insurance, and also in the old emergency hospital, which has been taken over for another branch of the Bureau of War Risk Insurance. There is a necessity that all of these forces be gathered together under one roof and the fireproof building on the site of the Arlington Hotel will be about right for this purpose. The pension quarters of the Government has as its quarters the largest brick building of the world, and that required for war risk insurance will, I venture, be equally large.

There are 175,000,000 cells in the lungs, and spread out, they would cover a surface 30 times greater than the human body.

"My skin is so tender"

The new treatment for tender skins

Is your skin so tender that the least exposure to the weather makes it smart and burn—so tender that it is often painful even to wash?

Some people, with delicate, tender skins have been misled by the superstition that washing the face with soap is bad for the complexion. Dr. Pusey, the famous skin specialist, in his book on the care of skin, says: "The layer of dirt and fat that such persons accumulate on the skin is a constant invitation to various disorders."

The following Woodbury treatment is just what a sensitive skin needs to keep it active and resistant.

Dip a soft washcloth in warm water and hold it to the face. Then make a warm water lather of Woodbury's Facial Soap and dip your cloth up and down in it until the cloth is "luffy" with the soft, white lather. Rub this lathered cloth gently over your skin until the pores are thoroughly cleansed. Then rinse the face with clear, cool water and dry carefully.

Make this treatment a nightly habit. See what a difference it will make in your skin in even ten days—a promise of that loveliness which the



regular use of Woodbury's brings to a tender, sensitive skin.

Begin tonight to have a lovelier skin

Get your first cake of Woodbury's today. Begin now to overcome whatever condition is keeping your skin from being as lovely as it should be.

Blackheads, conspicuous nose pores, oily skin and shiny nose, blemishes, a sluggish, sallow skin—treatments for these and others of the commoner skin troubles are given in the booklet "A Skin You Love to Touch" which comes wrapped around the soap.

You will find a 25c cake sufficient for a month or six weeks of any Woodbury treatment and for general cleansing use during this time.

Get a cake today. It is on sale at all drug stores and toilet goods counters throughout the United States and Canada. The Andrew Jergens Company, Cincinnati, New York and Perth, Ontario.