Col. Tells Importance Of Soldier Insurance

In a recent address to troops of the Service Command, Col. Gordon H. McCoy, Post Commander, explained the purposes and benefits of National Service Life Insurance and urged each man to take advantage of the full protection offered by the government.

The importance of life insurance for the soldier cannot be too strongly stressed. With permission the Sentry has reprinted here some of the outstanding points of Col. McCoy's message:

"Every agency of the War Department has been emphasizing the urgent need to insure every officer and enlisted man to the extent of $10,000 in National Service Life Insurance. A recent telegram from the Chief of Staff, pointed out that it was extremely embarrassing to the War Department, and particularly calamitous to dependents when it was discovered that many soldiers killed in battle, or dying of natural causes had little or no insurance.

"It must be remembered that men with limited service disabilities are fighting almost shoulder to shoulder with combat troops all over the world; that limited service men are being sent overseas and are encountering the hazards of war just as surely and realistically as the men armed with rifles and bayonets.

All Embracing

"National Service Life Insurance covers any type of death whatever, with the exception of treason or mutiny. It is far cheaper than any comparable insurance offered by commercial companies.

"Almost every commercial insurance company recognizes this and publicly and patriotically urges that each man in the Army apply for and receive $10,000 in government insurance.

Post War Conversions

"After one year, you may convert your policy to any one of three types—the ordinary life policy, the 20 payment life and the 30 payment life. The rates will then increase but will, in any event, be lower than any commercial insurance policy of a similar type.

"Some mistakenly believe that government insurance is war insurance only. It is not. It is lifetime insurance. The low rates and other benefits will be retained as long as you live. After the war, you may keep the $10,000 coverage in converted insurance or decrease it as you may desire.

"Some of you have large commercial policies. Retain them. But the hazards of war require that you take the additional $10,000 of insurance at least for the duration of this great conflict.

"Some claim that they cannot afford additional insurance; that their other expenses are too heavy. We cannot accept this as a reason for not buying government insurance. Recall that at one time a private was earning $21 a month. He was expected to accept and did accept $10,000 insurance. And although he had little left for his own personal comforts, he at least felt secure in the knowledge that his dependents were provided for.

"I have heard the argument given that some times a man has no beneficiary or blood relative to whom the Veterans Administration will pay benefits. You don't have to name a beneficiary. When, by marriage, you acquire a beneficiary, he or she is automatically covered.

"Be mindful of the fact that practically speaking you cannot, while in the army, purchase insurance from a commercial company with war risk protection; that you can only secure National Service Life Insurance while in the service. As a civilian you will not be able to purchase any form of government insurance, and consequently will be denied the privilege of any advantages offered by National Service Life Insurance unless your policy is acquired while in the service. Purchase your insurance now. Until August 10 no physical exam of any sort will be required.

"It is my fervent wish and desire that each man insure himself for the full $10,000 in government protection. Your Company Commander or the Post Life Insurance Officer will give you any technical advice you may desire."

Young, That's All

Betty Lou Gillespie was chosen "Junior Miss New Orleans of 1943." She is 15 years old, weighs 124 pounds, is 5 feet 7 inches tall.

Reclaimed Tin Cans Wartime Lifesavers

New Amazing Syrette Saves Countless Lives

One use to which reclaimed tin from tin cans is put is to make the life-saving syrettes carried by every American soldier going into battle.

These syrettes, one of the greatest innovations in modern medical warfare, are tiny collapsible tubes, similar to toothpaste tubes, but fitted with small hypodermic needles instead of caps.

A wounded soldier can easily inject the morphine contents of the tube, to relieve pain, by inserting the needle into his body near the wound and simply squeezing the tube.

The lives of countless soldiers have already been saved through the prompt use of the syrette, and the Army is now equipping every soldier with the device.

Two cans yield sufficient tin to make one syrette, and millions of these must still be manufactured.

Moreover, this is only one of hundreds of articles made from reclaimed tin.

Every tin can should be properly processed and salvaged, for every one is needed.

As a Matter of Fact, Why Read This Anyway

Personal: Young soldier with late model automobile would like to meet young lady with four good tires, size 750x15. Don't write Camp Adair Sentry, Box T . . .

For Rent: Modern five room house, with bath in center of town. Don't write Sentry, Camp Adair, Oregon, Box H.

For Trade: One slightly used set of dentures, will trade for anything of use. Don't write Box D, Camp Adair Sentry.

Reading They Like

Camp Adair's Librarian Recommends Newest Books You'll Like to Read

By Helen F. Shumaker, Librarian, Service Club No. 2

Current best-sellers are proving popular at Camp Adair. At the head of the national list as well as here at Camp, the most popular fiction title for several weeks has been Lloyd C. Douglas' novel of the time of Jesus, "The Robe." In the field of non-fiction, Wendell Willkie's report on his trip around the world at war, "One World," leads by a wide margin. Second place in fiction and non-fiction is taken by Saroyan's "Human Comedy" and "Journey Among Warriors" by Eve Curie, respectively.

The Valley of Decision by Marcia Davenport is the third novel on the list of best-sellers. Opening in 1873, the story spans almost seven decades of American life—from the eve of Black Friday to the rumble of guns at Pearl Harbor. It is a magnificent panorama of American family and business life, packed with drama, romance, the turmoil and change of business, the rise of new fortunes and new ideas, the coming of sturdy new nationalities to the great labor fields of Pennsylvania—and all of it is dominated by Mary Rafferty, one of the most lovable characters in American fiction.

Personality Study Prospers

The third most popular nonfiction book has, believe it or not, nothing to do with the war. It is Harry Emerson Fosdick's study on personality, "On Being A Real Person." While it promises no short, easy road to personal well-being, this book will help any intelligent person to get a better hold on himself.

Sinclair Lewis has done it again, this time with a satire on philanthropists which is fourth on the list of best-selling novels. In **Gideon Planish** Lewis describes a man who early in life became an addict to the narcotic effect of his own voice. Professor, lecturer, professional money-raiser for philanthropic causes, "organizer," viewer-with-alarm of "conditions and situations," toastmaster at public dinners, he lived in the stuffed-shirt world of the rotogravure Olympus.

Vincent Sheean, popular author of "Personal History," has made fourth place this past week on the non-fiction list with his new study of world happenings, **Between the Thunder and the Sun.** Starting with an arresting picture of a European world that was dying in 1938-39, the author turns to the fall of France, the teetering of Italy on the brink of the abyss and the Battle of Britain, all of which he saw, all of which he relates to the war today and its historical perspective.

EM to EM -- Some Hard Life Insurance Facts

Foreword—As the Sentry was about to go to press with a story on the timely and vital subject of service man's insurance, the following letter crossed the desk. It is from Pvt. Ray Hamer, a former insurance man, who should know if anyone does, just what value insurance holds for a man in service. Heaven knows the editor didn't know much about it, but after reading Pvt. Hamer's letter, which covers points not touched upon in the address by Col. McCoy, we've decided to boost our own ante up to quota. The Sentry is delighted to print the letter, for, whether you have yourself properly covered with insurance or not the information is vital. You should know it. So we pass it along —The Editor.

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Camp Adair, Oregon
July 27, 1943

Editor, The Sentry:

To my knowledge, it has never been brought to the attention of the married men in the service, or even the single men who expect to be married at some future date, the real value of National Service Life Insurance.

Everyone seems to talk in terms of "$5,000 of Insurance" or $10,000 of Insurance," although, fortunately, the government never intended the insurance to be paid off in those large amounts at any one time.

I said "fortunately" because the government must now, in the event a man should die while he is still in the service or not, send his widow a check for $55.10 every month for a period of twenty years — that is, if she is under 30 years of age at the time of his passing. This means that if the soldier had taken out $10,000 of Insurance," (as we say), his widow would have received (at the end of twenty years) a total of not $10,000, but $13,224.00. In the case of a widow whose age would be anywhere from 30 to 50 inclusive, her checks would be smaller, but—she would receive one every month as long as she lived. Widows over 50 years of age would receive at least $55.10 a month for the rest of their life.

Without Physical Exam

I would say any married man, or anyone contemplating marriage, is very foolish not to carry all the National Service Life Insurance he possibly can, while he can still buy it without a physical examination before August 10. The fact that a man is in the service is no proof that he can pass the physical examination required after August 10 for life insurance, whether issued by the government or by a private company. I am almost certain that there will be plenty of men who after a few years, will wish that they had taken advantage of this opportunity.

I can speak from experience. Within the past seven years, having been in the life insurance business myself, I have spoken with hundreds of men who had served in World War 1. I have heard them tell me that one of the biggest mistakes they made is that they did not buy all the life insurance that they possibly could while they were in the service. As they think back, they tell me it would not have cost them much, but more important, they were then able to get it. Today, they tell me, they are not carrying enough life insurance for the best interests of their families. They would like to carry more, but no company will assume the risk.

In other words, they passed up the same opportunity that so many others will in this war. They failed to make plans for the future and to take out as much life insurance as possible to protect their wives and families in the years ahead.

And speaking of a home where there are children under 18 years of age, I would say that National Service Life Insurance can play a very important part. It can guarantee that in the event of the father's death, whether in the service or out of it, that the mother of his children can remain at home and take care of them, giving them all her time and seeing to it that they get the proper start in life, without having to leave them with someone else during the day and to go to work, trying to make a living for them and for herself.

Augments Social Security

Before enlistment or induction, a large percentage of the men now in the service had been contributing toward Social Security, and according to the Benefits of that Act, a widow and her children are entitled to a monthly income until the youngest child, regularly attending school, attains age 18. In most instances, the benefits payable to a family under the Social Security Act are not sufficient income to maintain a home. There has to be some other source of income to keep that family together. So if the father had been carrying National Service Life Insurance, the $55.10, or whatever the amount might be which the family would then receive from the insurance, together with the income from Social Security, would be sufficient to allow that mother to remain at home and look after the family herself. Unless there was that additional income from the life insurance, the chances are that the mother would have to find employment. And, as soon as she would begin to earn more than $15 a month, she would no longer be entitled to her income under the Social Security Act. Therefore:

When a man in the service applies for National Service Life Insurance, he is not only setting up a monthly income for his family in case something happens to him, but he is making doubly sure that the mother of his children will receive all the benefits that she is entitled to under the Social Security Act. What is more important—she can continue to care for his children, just as if he were still alive.

I can go on and give additional reasons why every man in the service today, particularly if he is married or expects to be at a later date, should carry all the life insurance that the government will sell him. If he is the type of man who thinks anything at all of his wife and family, he will take action before August 10.

It is a chance of a lifetime! I know from experience.

Pvt. Ray Hamer