

World War I Veterans May Mature Policies

World War I veterans with GI insurance may mature their policies to avoid pyramiding premium costs, according to Elmer W. Donahoo, Jackson county veterans service officer.

This does not apply to World War II insurance policies, he pointed out. World War I policies identified by the letter "K" before the policy serial number can be matured on a showing of total and permanent disability.

"While not every WWI veteran who satisfies this condition can qualify to mature his policy, no harm is done by applying," the veterans service officer pointed out. "Many who do apply may find they do satisfy the requirements to mature their burdensome term policies."

Annual Premium Increases

Donahoo explained that every five years the annual premium increases. For example, during 1962 the premium for veterans who are or will be 60 years old will jump from \$20.79 per \$1,000 of insurance to \$30.60, or about a 50 per cent increase. The increase for those now 65 years old will be from \$30.60 to \$46.78 per \$1,000. The leap at age 70 is from \$46.75 to \$72.77. At age 75 the premium goes up to \$111.16. That means on a

\$10,000 policy the annual premium is \$1,229.20.

"If you do qualify to mature your policy, you may cease to pay premiums for life, and still carry the full insurance amount. Or, you may cease to pay premiums and elect to receive a fixed monthly income of \$4.75 per \$1,000 of insurance. This means you will slowly reduce the policy value as a death claim," Donahoo said.

Veterans with permanent "K" policies are not faced with pyramiding premiums as they become older because they paid more when they were younger. However, they may also mature their policies by qualifying as permanently and totally disabled.

Necessary forms and assistance in making the application are available at the county service office in the annex of the Jackson county courthouse in Medford, Donahoo noted.

San Francisco Is Air Conditioned Area Year Round

By RODNEY GUILFOIL
United Press International
San Francisco (UPI)—A visitor once remarked that San Francisco is the only city in the country where it's necessary to turn on the steam heat in summer.

The visitor made the comment on a night in July while wearing a topcoat against the wind that buffets the city all summer.

When most people think of sunny California, they're really thinking of sunny southern California. San Francisco makes no claim to having a balmy, subtropical climate. It boasts it is the "air-conditioned city."

Here is a typical day in June, July or August: at daybreak, a blanket of fog mingles the residential areas lying close to the ocean. The fog gets higher downtown and begins to break up somewhere over the East Bay.

Pleasant Afternoons
The unwary visitor might figure to wear a heavy suit or dress. But he will be fooled. Because about mid-morning, the fog will begin to break up and by noon, downtown San Francisco will be a pleasant 68 or so. Even so, a breeze will warn of what's to come.

Late in the afternoon, the fog will begin to swirl through the Golden Gate and in a few hours it will again mantle the city with its gray blanket. The fog horns will begin their melancholy warnings and the visitor will find himself grabbing his hat to keep the wind from blowing it away.

The weatherman has a technical explanation for the fog. In brief, it is formed by the cool air rising from the ocean. The Golden Gate is one of the few points along the northern California coastal range where it can pour inland. And that is why San Francisco gets so much of it.

It is surprising how many visitors to San Francisco don't know about the fog. Men arrive wearing seersucker suits and women wearing cotton dresses, and both wearing white shoes. That's the mark of the tourist. The truth is that people wear pretty much the same clothes the year around in San Francisco.

Sun Nearby
Suppose a San Franciscan wants some sun? He can go less than 15 miles north, east or south and he'll find all he wants. Once away from the fog belt, the temperatures in the suburbs ordinarily hit the 70s or the 80s. In the state capital at Sacramento, 90 miles away, a typical summer day will find the mercury in the high 90s.

San Franciscan women are noted for being highly fashion-conscious, and it's the cool climate that is responsible. True, they don't like the wind or what it does to their coiffures, but they like being able to get dressed up all year round. Women wear furs at night in July and August.

So the person visiting San Francisco is well advised to pack warm clothes. And what will he find? He'll arrive in the midst of a heat wave. The residents will be moaning and longing for the fog to return.

And be advised that a heat wave in San Francisco takes place anytime the mercury rises to 75.

Halleck Forecasts Control of House

Washington (UPI)—House GOP Leader Charles A. Halleck, Ind., said Sunday there was no question that the Republicans would win control of the House in the fall elections.

Halleck, who appeared on a television program with Rep. Harold C. Oterberg (R-N.Y.), said the election of more Republican Congress would "get this country going again."

Educated Indians Best Monument To Mountain School

Rainy Mountain, Okla.—Crumbling stone buildings are the only physical reminders today of a school that introduced many Kiowa Indian leaders to the white man's culture.

Rainy Mountain Indian school, however, is remembered fondly by these men who lost their braids, moccasins and many Indian traits upon enrollment.

"We just worked with clay when we started," said Joe Sahmaout, class of 1912-13. "But the teachers made us speak English all the time. When we learned to speak English well, they put us to

work reading, then the teachers taught us writing and arithmetic."

The ravages of nature, including a tornado, combined with the vandalism of men to batter the buildings. A few stone walls are erect today, but the men that Rainy Mountain educated stand as its best monument.

Supported Education

The fierce Kiowa war chief, Big Tree, after a prison term in Texas in the 1880s, rose as a strong supporter of education and religion. He led a drive to open the school in 1889 with less than 100 pupils.

By 1910, enrollment had grown to 300. It closed in 1920 when the Kiowas, adapted to the new culture, were capable of regular school situations.

The Indian school classes were for a half day. The students worked crops and cattle the rest of the time and the school was largely self-supporting. A steam-powered pump moved well water to tanks that gravity-fed the dormitories, classrooms, administration housing and livestock troughs.

Fighting Indians

Young Kiowa braves were drilled as soldiers and many

good fighting men of World War I learned to replace the war dance with the cadence count here. In many respects, this southwestern Oklahoma school was a military academy for the boys. It surely had an impact on both boys and girls.

"When the teacher cut my hair (long braids) I was certain I had lost my language," said Mose Poolaw, one of the first students. "And those shoes. I couldn't remember from day to day how to put them on. Most of the time I went around with shoes on the wrong feet."

Poolaw, and 11 other Rainy Mountain alumni, now teach at the University of Oklahoma Summer Institute of Linguistics. White men now are interested in learning more of the language and ways of the original Americans, including Kiowas, before they lost their braids and moccasins at Rainy Mountain.

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LABOR SECRETARY—W. Willard Wirtz, named by President Kennedy to succeed Arthur Goldberg as Secretary of Labor, is shown at a news conference in Washington. Wirtz will take over as acting secretary until his nomination and the nomination of Goldberg to be a member of the Supreme Court, are approved by the Senate. The President expressed confidence that Wirtz would carry on in the "fine tradition" set by Goldberg. (UPI)

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