

A. E. F. MEN CARRY \$1,250,000,000 IN WAR POLICIES

Soldiers Subscribe for 150 Millions in Final Month of Campaign

SALES MADE UNDER FIRE

Officer Agents Do Business That Home Boosters Are Lucky to Get in Lifetime

PARTIES TRAVEL GYPSY STYLE

Last Chance Spurt Takes Insurance Sellers to Every Part of France and into England

One hundred and fifty million dollars' worth of insurance underwritten in 30 days, a total of a billion and a quarter held by members of the American Expeditionary Forces—these tremendous figures spell the achievement of the War Risk Insurance Bureau.

They mark, too, the concrete accomplishment of a band of insurance agents—a score of officers and a sizable little group of enlisted men—who between March 12 and April 12 covered every part of France where an American soldier was to be found, not to mention England, and waged a policy getting campaign whose equal has never been seen in Europe and has only been exceeded once in America.

Not only has that little band of War Risk boosters accomplished a feat that would put them at the top notch of their profession in the United States, and make the president of every insurance company go down on his knees to get them, but they have enjoyed a whole set of experiences unique in the annals of their profession.

Policies Sold Under Shell Fire

They have been to the front. They have said "Sign here, please," when the intending signer—along with the agent—might be plumped out of the door by a Hun shell before he could get to the ink bottle. They have been, some of them, in the insurance sense, mighty poor risks. But as they were sold first and insurance men afterward, or rather because their soldiering consisted in insuring, they stuck to their combined jobs, boomed Uncle Sam's polities, and sold them. And they all came back to their headquarters, bringing with them a wealth of interesting and amusing figures which, taken together, exceeded even the rosy expectations of their chiefs by about 50 per cent.

The campaign was originally intended to close February 12, but, thanks to a joint resolution of Congress, the time was extended to April 12, following 60 days of grace for men who had not taken policies or who wished to increase the amount of those they already held. Plans were thereupon laid to wage a vigorous campaign beginning March 12. The territory, wherever it might be, occupied by the American Expeditionary Force was divided into districts of convenient size for one of the parties to be sent out.

They traveled, many of them, in true gypsy style. They camped out at night, slept in the cars or light trucks loaned them by the Red Cross—and War Risk officials were found in their midst of the helping hand of the Red Cross—and cooked their own meals. It was something an insurance man had probably never done before, but they were aiming at a goal that no insurance man had ever before so much as dreamed of reaching.

Entire Field Covered

To do this it was necessary to so cover the entire field as though it had never been touched before. It was necessary to reach men who had already taken out protection, and also those who had not yet taken out the limit of \$10,000.

The biggest task before them was the base parts and the adjacent rest camps. Here, at the neck of the bottle, they talked War Risk insurance to men who had just come over and had not yet gone through that process of splitting up that would scatter the organizations in a dozen different directions.

They had to sell all insurance men. And their chief argument with the new arrivals was this:— "You have a policy for \$5,000. You think it's enough. You say it's a lot more than a whole lot of prosperous business men back home have taken out under their life insurance. But you're getting three dollars a month more than you did back home, aren't you? That three dollars will pay your premium on \$5,000 more. Boost that policy to \$10,000. Your pocketbook will never feel it."

The new arrivals saw the logic of it right away. And they paid out their overseas raise in wages to prove it. The task at the base ports, however, was not an easy one. There were all kinds of company records to be gone through in search of the men to be reached. For the number was of course relatively small, when compared with the whole number in a unit.

It will continue to be small, for hereafter the insurance privilege, by the terms of the original act, will be only open to those who have been in the service less than 120 days. And most of America's "fireward" bonus soldiers have been in the service considerably longer than that—long enough to learn their trade and to take out War Risk insurance back home.

What the Total Means

It is difficult for one who has not been in the insurance game to appreciate the prodigious total piled up by these soldier-salesmen. The average amount underwritten by each team was in excess of \$7,000,000. This represents only a month's work.

At home an agent who underwrites a million a year is such a big man that he draws more pay than the president of his company—also there are mighty few of it. Men who sell from a quar-

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"THE YANKS ARE COMING!"



FRECKLES IN FRANCE? THEY DON'T GROW 'EM

War Orphans' Campaign Manager Falls Down on Important Order—Fifty Mascots Now Adopted by A.E.F.

Fifty! That is the total now for the adoption of French war orphans by American soldiers in France.

Fifty in three weeks—fifty in the first three weeks since THE STARS AND STRIPES announced its plan to enable military units of the A.E.F. to take as their war-time mascots children of French soldiers killed or permanently disabled in battle, or homeless because of the invasions of the Germans. And more requests are coming in by every mail.

Almost every branch of the service is represented in this week's contributors, and every rank up to, and including, as the statisticians say, that of major-general.

Big Week for Officers

Yes, a major general commanding an army corps found time to look up from his orders and his maps and contribute to a 500 franc fund gathered by the members of his staff, and, as a result, some little French girl is going to have as her group of fairy god-fathers men not only with bars on their shoulders, but leaves and eagles and stars as well. Officers were particularly generous this week. Two aviation officers—Lieutenants John P. Healey and Frank C. Osborn—each adopted a child in his own behalf. The squadron to which each is assigned, it may be said, was represented earlier. The officers assigned and attached to Company A, — Engineers, Topographical Section, also asked for a mascot.

Army field clerks adopted two children. Five of them, assigned to the office of the Inspector General, France, sent in their contribution and asked for a little girl "near enough so they can visit her once in a while." The 18 field clerks of the American Section, Supreme War Council, also took a child.

This makes a total of three for the crossed-quills men, the clerks of the Intelligence Section, G.H.Q., numbering 48, having adopted Child No. 4 two weeks ago.

At the Intelligence Section, incidentally, they had difficulty in deciding to adopt. There seemed to be about as much division of opinion as there is in the German Reichstag. There was a "girl party" and a "boy party" and they were so even that it took a written vote to decide in favor of a boy. The male sex won by one ballot.

This Started Something

At last they requested a boy—a red headed, freckled faced youngster. At the Red Cross, where the committee is doing its best to fill all specifications sent in, they drew their hands. They finally found that there had been a red headed, freckled face boy in France once, but that his father had taken him back to Ireland. So they selected a blonde.

The aviation service is leading the list in the number of children adopted. Last week the aero squadrons at one aviation instruction center took 12, and this week, in addition to the two youngsters adopted individually by aviation lieutenants, three other squadrons contributed for the support of an orphan each.

Supply Sergeant Thomas Martinetti of a certain school forwarded a money order on behalf of his company and said: "This school is only in its infancy, but when we get going you can depend on us to come through with a crash." Supply Company, Q.M.C., No. 4, forwarded 400 francs for a boy about three years of age from the invaded districts

and Company M— Infantry, adopted a girl of ten. To date, more than 13,000 francs has been received and this has been turned over to the American Red Cross Committee which will maintain supervision over the adopted children for the period of adoption. The money will be expended at the discretion of the committee, mostly in regular monthly installments, which will keep the children in food and clothing and assure them a home.

In addition to the contributions for the maintenance of specific children, three fractional contributions have been received by THE STARS AND STRIPES. An unknown private, signing himself "Amex," sent in 100 francs; Private Charles A. Bradley left ten francs at the office of THE STARS AND STRIPES, explaining that he is on detached service and has no unit to contribute through, and Master Signal Electrician Harry J. Hahn sent in ten francs.

Such fractional contributions, although not provided for in the original plan, will be accepted and used for the benefit of the children. They either will be allowed to accumulate until there is enough to provide for a child for a year, or will be devoted to the needs of certain children in refugee camps and barracks who now are receiving food and shelter, but who from time to time need articles of clothing and other necessities.

Several inquiries have been received as to the possibility of legally adopting children and taking them back to the United States. The French law on the subject of adoption is being looked up for the benefit of those inquiries as well as possible regulations which may be passed before or at the end of the war. THE STARS AND STRIPES plan aims merely to help needy children over a critical period in their lives, and it is well to remember that, after the war, France will need all her youth and that their first duty will be to their native country.

The two column box at the bottom of the second and third columns on page two tells how your organization, if it has not done so already, can make a French war wait happy for the next year.

FOOD SHARKS BRANDED

[BY CABLE TO THE STARS AND STRIPES.] NEW YORK, April 18.—The Food Administration is vigilant and every town and village in the country has reason to know that it is very much alive. Just now Swift & Company, in New York, is being stood up for all to gaze upon. This important house has been suspended from the egg business for 30 days because it ventured to charge more for eggs than the administration had decided was fit and proper.

In order to rub it in, the company is under orders to exhibit in all its New York stores a sign three feet wide and two feet high on which all who run may read the following legend:— "Swift & Company, by direction of the United States Food Commission, is hereby forbidden to buy, sell or otherwise deal in eggs in the City of New York from April 10 to May 10."

So it cannot even rent eggs. Furthermore, it must further expiate its sins by buying \$3,000 worth of Liberty Bonds and donating them to the Red Cross. This was a purely local case of an offense against the Food laws, but it is regarded as of national importance because it shows that those laws are being administered with an even hand for big dealers as well as for small.

The penalizing of Swift & Company came at a time when the administration had just lifted the previous prohibition on the slaughter of hens. The brief cessation of hen murder, it is estimated, saved the lives of 3,250,000 of those deserving females. Meanwhile, the campaign against food waste goes on apace and is producing its martyrs no less than the Zone of the Advance. As yet unprovided with gas masks of any sort, usings heroes and heroines are making the rounds of the garbage cans in every town and hamlet, delving in their fearful mysteries Exhibits A, B and C against improvident housekeepers. Every find means a fine for someone.

FIFTY FIGHTERS TO TELL AMERICA HOW THEY DO IT

Special Service Order Means Trip Home for This Detachment

SOME WEAR WAR CROSSES

Messages from Stage and Pulpit Will Impart Pep in Army to Come

Detached for special service from various organizations up front and armed each with one of those non-committal travel orders that might mean almost any kind of work ahead, 50 wondering members of the A.E.F. reported for duty at one of the American headquarters a few days ago and were met with the staggering news that they were going home.

They were to have a long and lively leave of absence from the Zone of the Advance and they were to spend it not in Savoie but in the States. These men were to be sent back to America not because they had proved incompetent or fallen ill or become disabled in the fight but because they had shown themselves such first rate soldiers that they were wanted back home as Exhibit A of the A.E.F.

Some with their Croix de Guerre over their hearts and their service stripes glistening on their sleeves, they stood open-mouthed and listened to the order. Sergeants, corporals, privates and all, they were a respectful but incredulous row. "It's too good to be true," one of them whispered in a melancholy manner. "I suppose the general's not kidding us and that we'll start for New York all right, but I'll bet the darned old ferryboat sinks on the way from Hoboken to the foot of West 23rd street. It's too good to be true."

But it is true, and they are on their way, and those of us who know New York will bet that somehow, for all the mystery that shrouds a troop movement, the secret will leak out and that when their boat sails up the harbor, every one will say:—

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VICTORY

"A shell fell on a maternity hospital. The list of dead includes a nurse, two mothers, and a new-born child."—From a Paris newspaper.

Across the plains of Picardy Flandre Amiens flings her taunt at thee, bidding thee tame her if they will Transcends the faith that lights her still. A line of freemen bars the way Where all thy legions lunge and sway And whither into shadow. Where is any show of triumph there?

But dare man say that all thy pain Is bootless, all thine effort vain? That all thy trafficking in life Through four black years of frustrate strife Has gained thee nothing but a curse? The list of dead includes a nurse, Two mothers, and a new-born child. The murder of the undefiled, The random slaughter of the weak— What greater triumph wouldst thou seek?

NO ACTIVE CAMPAIGN FOR LOAN IN A. E. F.

Men Who Desire Liberty Bonds May Buy Them Through Allotment

The third Liberty Loan, now being subscribed to, differs from the second Liberty Loan in several particulars, but in no particular more interesting to the A.E.F. than the fact that there will be no active campaign made for the sale of its bonds to the officers and enlisted men of the Army.

Every soldier in France can buy as many bonds as he wants, either purchasing them outright or acquiring them by allotment through the thoroughly familiar army allotment system. But the Government will confine its activity to explaining the new issue and providing facilities, which are now being perfected, for the sale of bonds to such individuals as may desire to subscribe. There will be no such systematic whirlwind campaign as characterized the A.E.F.'s first autumn in France.

The third Liberty Loan bond can be bought at par and it yields 4 1/2 per cent, whereas the first issue paid 3 1/2 and the second 4. Unlike the first and second loans, the bonds of the new loan may not subsequently be converted into bonds of any future loan which might pay a higher rate of interest. Like the second Liberty Loan, the income on the first \$5,000 worth of the new bonds will be free from all taxation but the tax exemption goes no further than this.

The bonds fall due on September 15, 1925, and the interest is payable on March 15 and September 15. Civilian subscribers to the loan who do not wish to purchase outright can pay 5 per cent on application, 20 per cent on May 25, 35 per cent on July 18 and the rest on August 15. The books close May 4.

U. S. WINTER DIES HARD

[BY CABLE TO THE STARS AND STRIPES.] NEW YORK, April 18.—Winter committed an assault on April along the Eastern seaboard, dumped 30 inches of snow into the Susquehanna valley, flooded the New York subways and Atlantic City with storm tides, but retired again. The weather has now returned to normal.

LOAN CAMPAIGN SETS NEW MARK AS DRIVE OPENS

Thousand Communities Go Beyond Quota During First Days

MILK BOTTLES BEAR SLOGAN

Battle in Picardy Proves Itself a Record Breaking Money Getter

By J. W. MULLER

American Staff Correspondent of THE STARS AND STRIPES

[BY CABLE TO THE STARS AND STRIPES.] NEW YORK, April 18.—The first days of the Liberty Loan campaign have been more than successful, with more than 1,000 communities already flying "honour flags" for exceeding their quota for the entire drive. The only menace now is over-optimism, due to the big initial success, but the managers are awake to it and are redoubling their efforts.

The experiences of the previous loan campaigns are being used to the utmost. Probably the most enormous publicity ever employed in history is being used. Hardly a building in the big cities is without a reminder of the campaign. Even the milk bottles bear a loan slogan. The air is full of illuminated appeals. Every vehicle carries a poster or a card. The huge Liberty ball, being pushed by "Uncle Sams" and Boy Scouts from Buffalo to New York, continues on its schedule time, and has gathered in piles of State money.

To the Last Dollar

The entire affair must be highly discouraging to the Good Old American Federalists, for the national aspect is that of a holiday enterprise—but a holiday with determined business behind it. You ever there will be sure that we over here will let you have our last dollar and then some more.

That little trouble in Picardy has brought out money from towns so small that they are not on ordinary maps. The campaign as a whole is conducted with endurance and good judgment of the American people. A practically unceasing flood of extra editions with startling headlines has produced neither unreasonable alarm on the one hand nor unreasonable passion on the other hand.

LOUNGE LIZARD MUST GO

[BY CABLE TO THE STARS AND STRIPES.] NEW YORK, April 18.—New York is preparing to enforce the anti-loafer Bill brought on by the fever made exercise in the open, even more of an impossibility. The 60 ways this course must cut off from all contact with the rest of the hospital patients. They could see no one, talk to no one, save their British nurses, who stood by them only. They just had to "lie there and take it."

GIANTS TAKE OPENER

[BY CABLE TO THE STARS AND STRIPES.] NEW YORK, April 18.—The Giants beat the Dodgers to the tune of six to four in the nine inning game which opened the baseball season. A huge crowd packed the Polo Grounds to see the home team win.

YANKEE MARTYRS HAVE ROUGH TIME IN FEVER TESTS

Inoculation With Bacillus of Trench Malady Only One Handicap

GERMAN DRIVE COMES NEAR

Volunteer Sufferers Forced to Move On When Shells Start Dropping

REWARD IS ALREADY ON WAY

Men Who Took Chance With Death Cut Down Chances Comrades Will Have to Take

This is the story of how 60 American soldiers, during the past three months, courted death and went through a lingering and weakening sickness in order that their comrades of the A.E.F. and the Allied armies might be safeguarded against that bane of the Western front—trench fever.

It is the story of the devotion to "the game" of 60 youngsters from the field hospitals and ambulance companies of a certain American division—60 men from units commonly classed as "non-combatant" troops. It affords a fine instance of non-combatant troops can and do render signal service to the cause. They were volunteers, all of the 60. They were volunteers picked from four entire companies of volunteers. They were picked because they were considered the huskiest available, the best able to stand the long and weary wearing-down process of the trench fever—and every one of them got the fever. Not only did they get the fever; but as they were lying in their hospital tents, up back of the British front, the town they were in was subjected to heavy bombardment, day and night, until the evacuation of the hospital was imperative. In short, "they took all the chances."

Why They Were Called On

The reason they were called upon to take the chances was this: For over two years and more the medical authorities of the Allied armies had been baffled as to the cause of the trench fever. They had been immensely hampered in their attempts to diagnose it, to find out about its origin, because the disease was too virulent for transmission to animals. Consequently, there was one thing, and one only to be done—to call for volunteers to act the experiment.

So the lads from New Hampshire, Vermont, Connecticut, Massachusetts, Rhode Island—plus one from Illinois, who had come east to enlist—were duly signed up and inspected, and sent up to the hospital back of the British front. This was in January. Then the process of inoculating them began.

Thirty-five of them had fastened to their forearms big bags of body lice—lice which had all been taken from clothing of men up front who had come down with trench fever. The object of the test was to determine whether or not the lice were the cause of the trench fever germ, as had been suspected. The other 25 were injected with blood taken from trench fever victims—in other words, given the disease outright.

Catching It Second Hand

The men in the latter class—those who got the fever practically at second hand—came down ill from four to six days after their injection. The men on whose forearms the infected lice were knowing held out a little longer, but in from 18 to 21 days they, too, all came down with the malady. By comparison with the condition of the rest of the trench fever germ, as had been suspected. The other 25 were injected with blood taken from trench fever victims—in other words, given the disease outright.

There was no fever, but trench fever—as all those say who have ever experienced it—is one of the hardest and worst. First, it manifested itself among the 60 volunteers by giving them headaches—severe frontal headaches, accompanied by vertigo, affecting the eyes. Along with the headaches, there was weakness all over; a dopey, tired, dull feeling. Then came pink eye, spots on the abdomen, stiffness of the neck, and marked pains in the lumbar region and in the shins, elbows and wrists. As if that were not enough, the doctors detected for each of the men, and an enlargement of the spleen.

No Reading, No Exercise

The patients all took to bed. There were hopeful days and bad days; relapses, recoveries, and relapses; raging fever, and high temperature accompanying it. Day after day the doctors came about and examined their coated tongues, and taking the blood test discovered the alarming increase in the number of white corpuscles that invariably marks the disease. Atropine injections—administered because it was thought that they had the diphtheria, typhoid—only increased the misery of the men. It dried up their skin, and made them wither away. Worst of all, as far as discomfort went, it made all manner of food, however attractively concocted and served, taste just the same—like wood shavings.

There was little to relieve the monotony of their servitude. The affection of the eyes made reading out of the question, the sluggishness of the limbs brought on by the fever made exercise in the open, even more of an impossibility. The 60 were in a sense, isolated, cut off from all contact with the rest of the hospital patients. They could see no one, talk to no one, save their British nurses, who stood by them only. They just had to "lie there and take it."

Take it they did, then, lying in those tents for a week or two, and five relapses. All of them lost weight. The average loss was from 20 to 25 pounds, while one of the heaviest of the party went down between 40 and 50 pounds. Time wore on. The famous twenty-first of March came, and with it the big German offensive. A couple of days more