

Charles Peguy, one of the finest spirits the war has disembodied, wrote:

"Mais, ma petite esperance  
Est celle qui tous les matins  
Nous donne le bonjour."

What our section strives to hold is the power to face each day's task with a gallant, a buoyant salutation.

## INFORMATION SERVICE OF THE RED CROSS

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Giving information to families of soldiers and sailors is as much a part of home service as giving them aid when sick or in want. This information service constitutes a prominent part of the work of the home service section of each chapter of the Red Cross. Relatives of enlisted men desire information of many kinds. There is hardly a family from which a man has gone to camp or to the front which sooner or later does not feel the need of prompt and accurate information such as the Red Cross is equipped to furnish. Home service sections are advising how mail should be addressed to soldiers and sailors; how information may be obtained of those sick, wounded, captured or missing; what the War Risk Insurance Law means, and how to take advantage of its provisions.

Each home service section has in this work a two-fold opportunity: first, it can save untold anxiety and suffering. Sympathetic, prompt and accurate information, quieting fears, relieving anxiety and encouraging self-help serves materially to maintain the comfort and health of these families who have spared their breadwinners and protectors to the service of their country, and thereby also helps to sustain the morale of the fighting men themselves. Second, it can give such information, which is the most natural means to establish acquaintance and confidence between the home service worker and the family, and thus to discover opportunities for further service.

Therefore, the information service is not operated as a separate bureau but as an integral part of each home service section. Where possible, men of legal training are placed in charge, but with offices immediately adjoining the rest of the home service section, for every care should be taken that the seeker for information does not depart until the Red Cross has learned what other kinds of social service may be needed.

Early in the war when five hundred families had received assistance from a home service section in one of our largest cities a count was made of the kind of help which had been rendered. In every instance the acquaintance with the enlisted man's family had commenced by one of his relatives coming to the Red Cross for information regarding family allowances or government insurance.

#### WAR RISK INSURANCE LAW

By an act of Congress approved October 6, 1917, known as the War Risk Insurance Law, the United States made certain provisions for the insurance of members of the military and naval forces against total disability and death, for the payment of allotments and allowances to families and dependents of enlisted men and for the payment of compensation to disabled men, or to families of deceased men. The act supersedes existing pension laws and guarantees to our fighting men what has been characterized as "the most complete and generous system of safeguards and benefits ever provided by any nation in the history of the world."

The benefits of this act may be sketched briefly as follows: If the enlisted man has a wife, whether or not he also has any children, or if he has one or more children but no wife living, he is compelled to make an allotment of \$15 per month. This is taken from his pay each month. To this the government adds, for a wife \$15; for a wife and one child \$25; for a wife and two children \$32.50 and \$5 more for each additional child.

If there is no wife living, there is added to his allotment \$5 for one child; \$12.50 for two children; \$20 for three children; \$30 for four children and \$5 more for each additional child.

If the soldier has no wife or children, but has parents or brothers or sisters who are dependent on him he may (but is not compelled to) make an allotment of \$15 per month. The allowance added by the government is \$10 a month for one dependent parent;

\$20 a month if both parents are dependent; and to each dependent brother or sister \$5 per month. If he has a wife or children and hence is making a compulsory allotment to them, he need only allot \$5 of his pay in order to secure the allowance for a dependent parent, brother, or sister.

The act provides for compensation very similar to the workmen's compensation given to factory operatives. Compensation in the case of death to a widow without children is \$25 per month until her death or remarriage; to a widow with one child \$35, and so on increasing with larger families. To a child, where there is no wife, \$20 until he is 18; two children \$30, etc.; to a dependent parent \$20. If both parents survive the deceased they will receive \$30 jointly. If the enlisted man is totally disabled, he receives from \$30 to \$100 per month according to the size of his family and the nature of his disability. If he is partly disabled, the payment is proportional to his loss in earning capacity.

Under this act, an enlisted man can also secure insurance from \$1,000 to \$10,000 for death or total permanent disability at a cost which is only a small part of the cost of insurance in regular insurance companies. The exact cost varies in accordance with his age. The premium is deducted from his pay monthly. If he is totally and permanently disabled, or dies, the principal is paid to him or to the person named by him as beneficiary in equal monthly payments running for twenty years. At the end of the war the insurance can be changed into the usual forms of life and endowment insurance, even if the soldier has contracted some illness in the meantime which would make him uninsurable in an insurance company.

Of course the payments made to the beneficiary in the case of the soldier's death or to himself in case of total disability are additional to the compensation payments described above, which are a free grant without payment on the part of the soldier. The rates of the government insurance are so low that a private soldier can pay a \$15 allotment and also carry \$10,000 insurance and still have several dollars left for spending money, so it gives him a splendid chance to protect his own future as well as that of his family.

#### FURNISHING INFORMATION AS TO ALLOTMENTS, ALLOWANCES, ETC.

It is, of course, of great importance that all relatives of soldiers and sailors should understand fully these provisions of the law

relating to family allowances, allotments, compensation and insurance. Accordingly the Department of Civilian Relief early in October, 1917, urged upon home service sections that this matter be given thorough attention. That the help of the home service sections is appreciated and desired is made evident by a letter dated December 27, 1917, written by William C. DeLanoy, Esq., director of the Bureau of War Risk Insurance, from which the following paragraphs may be quoted:

I am informed that under your leadership there has been established a home service section in all of the Red Cross Chapters throughout the country. This home service appears to be admirably adapted to fill an existing need as conveyer of information and advice to the dependents of the American soldiers and sailors respecting the operation of the act of October 6, 1917.

Nothing could be more essential to the maintenance of the morale of our fighting forces than the belief by the soldiers and sailors that their dependents are being cared for. To accomplish this it is necessary, not only that the men in the army and navy receive full information, but also that dependent wives, mothers, parents, and children be apprised of their rights and the means of securing them.

In disseminating this information and giving such advice no organization that I know of has greater potentiality for service than the American Red Cross. May we count upon your coöperation?

This coöperation has been rendered by sending to all home service workers information about the War Risk Insurance Law in the form of a handbook with supplements from time to time, containing the latest information as to changes in the law, Treasury Department decisions, and other regulations and rulings in reference to its application.

In the accomplishment of the Herculean task imposed upon this new Bureau of War Risk Insurance, it was inevitable that many wives, children, parents, and other dependent relatives should find the financial assistance due them from the government long delayed. In such instances these relatives come to the home service section. Here they are furnished with information as to how to proceed with the official application blanks and with instructions for filling them out. These blanks are forwarded to the registrar of the Department of Civilian Relief at Red Cross Headquarters in Washington for presentation to the Bureau of War Risk Insurance. Inquiries in reference to delayed allotments and allowances are also forwarded to the registrar from home service sections.

Under his direction a trained force handle these inquiries, working in conjunction with a special force in the Bureau of War Risk Insurance which works only upon cases referred through the Red Cross. By this method the Department of Civilian Relief investigates and straightens out such difficulties in over five thousand cases per month.

#### CURRENT INFORMATION FROM WASHINGTON

In addition to sending out information concerning the War Risk Insurance Law and its administration, the Red Cross keeps in touch with official departments at Washington, sending through its fourteen division offices to home service sections other current information in reference to the rulings of the Navy Department, or of the Adjutant General, the Surgeon General, or the Judge Advocate General of the United States Army, and other important information of interest to the families of soldiers and sailors. Latest advice as to new legislation for protecting the legal rights of enlisted men from infringement during their absence, for permitting furloughs so that farmers' sons may help in putting in the crops, and for after-care and vocational rehabilitation of disabled soldiers has been relayed promptly through Red Cross channels to the families of enlisted men.

To be of use the information thus issued from national headquarters must, of course, be communicated to the relatives of soldiers and sailors or to the men themselves. For the most part this information is furnished orally by home service workers in response to questions put by relatives of enlisted men, when these relatives come to the home service section for information. By posters, by articles in the press, through the local exemption boards, by circular letters and in many other ways the existence and location of the home service section is made known to these relatives. In some of the smaller communities it has been possible for a home service worker to call personally upon the family of each drafted man without intrusion and thus to make known the information service and other service which the local chapter is equipped to render.

Frequently home service workers have been able to talk with all drafted men from the locality at the office of the draft board before their departure for camp. In such cases the representatives of the Red Cross have urged the importance of taking out the govern-

ment insurance and have explained the provisions of the War Risk Insurance Law as to allotments, allowances, and compensation.

In the camps and cantonments the provisions of the War Risk Insurance Law are explained to the newly drafted men upon their arrival by the personnel or insurance officers. There is, however, in each of the large cantonments a Red Cross field director and also an associate field director in charge of home service. This associate field director is supplied from National Red Cross Headquarters through the division offices with much of the same information as is issued to the home service sections, so that he may answer the many questions asked him by enlisted men, not only questions as to the War Risk Insurance Law, but many other important questions as well.

If a man is in need of legal assistance or advice, the associate field director in charge of home service obtains the facts and refers them to the home service section in the man's home town for action or opinion by the lawyer or legal committee coöperating with such section. In the vast majority of cases such legal questions cannot be dealt with effectively at the camps. However, cases which demand the services of a lawyer at the camp are handled by the division or camp judge advocate, frequently at the instance of the associate field director.

#### FRUITS OF INFORMATION SERVICE

An abstract description of the information service of the Red Cross is less informing and less interesting than a recital of actual cases of service rendered.

In March, 1918, the crippled parents of a man who had been drafted and had not claimed exemption, drove all the way from western Pennsylvania in a ramshackle buggy to see the President, because their customary financial support had been cut off. They reached Washington, soaked to the skin, having spent the night before in their buggy because they could not afford to go to a hotel. From the White House they were referred through the War Department to the Red Cross. The home service section of the District of Columbia not only cared for their bodily comfort but informed them how to secure the family allowance, how to make application for their son's discharge, if necessary, and also told them of work which the crippled father could secure in manufacturing munitions in spite of having lost one leg.

In April, 1918, a mountaineer, eighty-two years old, tramped eighteen miles from his cabin in the mountains of West Virginia to a home service section where he obtained information as to what the government would do for him during his son's absence in the army.

Early in the war a drafted man from western Pennsylvania was discharged from the army for tuberculosis. He returned to his home town totally disabled, without funds to support himself or to secure the needed treatment, and without knowledge that he was entitled to compensation from the government. This information was furnished him by the Red Cross. He was assisted in making out his claim and is obtaining a monthly compensation of thirty dollars from the government and is now receiving treatment in a sanatorium.

A laborer enlisted and left behind him a wife, an aged mother and a younger sister. The wife obtained a position at thirty dollars a month and endeavored to support the mother and sister. They had no other income although they owned their home. After a few months, news arrived that her husband had died in camp. She was without funds to meet the burial expenses and had no knowledge of the assistance due from the government. From a home service section she learned that the government would pay for the transportation of her husband's body and the burial expenses and that she was entitled each month to twenty-five dollars compensation and twenty-five dollars automatic insurance, and that twenty dollars compensation would be paid to the mother. She was advised how to make application for these payments. In her distress it was a great help to have someone who knew how to remove the immediate practical difficulties of the situation.

Perhaps the Red Cross information service which is most appreciated is that rendered to a wife or mother who is worried about the health of the enlisted man. They are told how to get in communication with him through Red Cross channels and how they may secure prompt and accurate information as to his whereabouts and condition through the associate field director at the camp or the Red Cross representative at the hospital.

A few months ago in Arkansas the wife of an enlisted man received an official telegram directing her to forward identification marks which would serve to identify the body of her husband who

was stated to be dead in Brooklyn. She had had no notice of his death and had received a cheerful letter from him dated on the day when he was said to have died. She took the matter to a home service section. The Red Cross worker knew how to get in touch by telegraph with the proper authorities and within a few hours the wife was assured that it was a case of mistaken identity and that her husband was alive and well.

Due apparently to pro-German propaganda circulated throughout the southwestern portion of Virginia, the family of an American soldier in France received a rumor that this man had been wounded in battle, that both of his legs had been amputated and that he had died after two weeks in the hospital. The home service section in the town telegraphed to the division director whose office in this case was in Washington. The division office communicated with the Adjutant General of the Army and received positive assurance that no casualty report of any kind had been received concerning this man, that he had not been in the hospital, and that undoubtedly the statement both as to his being wounded and as to his death was false. Within six hours after the family had first heard the alarming news they received a telegram containing this reassuring information.

Sometimes the information is rendered to the enlisted man concerning his family. In such cases the need is no less acute. Recently a soldier at one of the large cantonments became worried because his father was sick, and, he feared, in financial distress. The home service section near his home was able promptly to assure him that his father was convalescing in a free hospital and would soon be discharged and that the government allotment and allowance were being received regularly.

A soldier at another cantonment went to the Red Cross home service man at the camp stating that twelve years before he had run away from home and that before he embarked for France he wished, if possible, to get in touch with his family of whom he had heard nothing in the meantime. He asked the assistance of the Red Cross. The only information he could give as a basis for the search was the name of the town and the street upon which they had lived twelve years before. On the basis of this information the home service section in that town, after searching the directories without result, finally learned through a former neighbor where



the family had moved. A happy reunion was brought about and the boy sailed for France with his morale distinctly improved.

The Red Cross has assumed definite responsibility for maintaining the welfare and the standards of home life of the families of American soldiers and sailors. Officials in America and commanders in the American Army in France have declared that there is nothing which the Red Cross can do which will contribute to a military victory more directly than this. To discharge its responsibility adequately and to render this service effectively, it is essential that the entire home service organization of the Red Cross shall be well equipped with a complete, prompt, and accurate information service.

It is a serious responsibility which the Red Cross has assumed in undertaking to advise and assist enlisted men and their families in securing the benefits of legislation and regulations enacted for them. These families have come to rely upon the Red Cross as their legal counsel in securing allotments, allowances; in obtaining advice as to compensation, government insurance, and in many other matters. The Red Cross must neither fail to give prompt information when needed nor err by furnishing hasty and inaccurate advice. Failure properly to discharge the obligation immediately may seriously prejudice the interests of the enlisted man and his family. Wrong advice may deprive the man's wife or mother of the government allowance or prevent her from securing the government insurance in the case of his death.

By the initial request of the Bureau of War Risk Insurance and by the exigencies of the situation, the Red Cross, through its information service, has become, whether it would or not, an unofficial adjunct to the Bureau of War Risk Insurance, to various branches of the War Department and other departments in Washington, in answering a multitude of important questions as to laws and regulations affecting enlisted men, which are directed by families of these men to Red Cross chapters throughout the country. Neither the importance of the service nor the responsibility which goes with it can be overestimated.