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Value of GI Insurance is Reemphasized.

Mann, Klaus

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The success which the National Service Life Insurance program has had, so far, in the American Army is impressive, but not yet altogether satisfactory. According to recent statistics, approximately 95 per cent of the Army is insured for an average amount close to $9,000. That is to say, the vast majority of the military personnel realizes the singular advantages offered by this scheme, and acts accordingly. But what about the remaining 5 per cent not yet covered by insurance?

Newly inducted soldiers seem to be more responsive to the insurance plan than are the "old-timers" in the Armed Forces. At the reception centers throughout the continental United States, about 99.9 per cent of the men are now applying for an average amount of insurance in excess of $9,900. At the staging areas, however, only 96.5 per cent of the troops departing for overseas service are insured for an average amount of $9,000.

Can it be that the rookies are more sensible—more aware of their responsibilities towards their dear ones back home — than are their elders in the military service? Or is it just that more information about the insurance plan is now available at the reception centers than was offered there two or three years before? It is difficult to believe that any soldier would hesitate to insure his life, once he has acquainted himself with the basic facts concerning the value and the terms of the insurance contract.

"Every member of the American Army should know, and should remember, that the National Service Life Insurance is the most effective and most inexpensive way to provide aid for his dependents, in the case of his death," said Lt. William E. Davis, post insurance officer. "The average rates are about 20 per cent lower than those of any commercial insurance company. There are no restrictions as to residence, travel, occupation, or military or naval service. The contract in its present form will remain valid for five years at least; after one year it may be converted into a permanent plan—still considerably less costly than any commercial proposition of a similar type."

There are many details involved —all advantageous to the insured soldier. Information can easily be obtained from the post insurance officer. And yet there still are far too many men who don't seem to care for enlightening facts and figures or for the insurance itself, it was pointed out.

"Some of them may plan to do something about their life insurance if and when they know that they'll go actually overseas," Lt. Davis said. "But why wait until the last moment? And then the last moment may be nearer to any of us than we like to imagine. Men die everywhere, not only in Salerno and New Guinea."

Recently a car with two Camp Crowder soldiers collided with another vehicle not far from Neosho. One of the men was killed almost instantly, the other was seriously injured. It so happened that the former had signed his insurance policy just a couple of months before the date of the fatal accident. He had been reluctant to do so, for —being a man in his forties—he did not feel it was likely that he would be sent "across" and thought himself pretty safe. He was survived by his wife and two infant children, who will receive monthly premiums of $55 from the insurance.

As for his injured companion, he carried the insurance form in his pocket—incompletely filled out and without his signature. If this man, too, had been killed, his old mother —designated by him as his beneficiary—would have been abandoned to hardships and misery.

This is a true story; anybody is free to check its accuracy. And it is food for thought—more suggestive than anything we could add.